O/C

# Centre for Integrated Programme and Development (CIPD)

## Auditor's Report and Financial Statements
## As at and for the year ended 30 June 2024

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ASICO
Audit | Tax | Advisory | BPO

**Anil Salam Idris & Co.**
Chartered Accountants
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## Independent Auditor's Report to the executive body of Centre for Integrated Programme and Development (CIPD)

## Report on the Audit of the Financial Statements of Centre for Integrated Programme and Development (CIPD)

### Opinion

We have audited the Financial Statements of Centre for Integrated Programme and Development (CIPD) which comprise the Statement of Financial Position as at 30 June 2024, the Statement of Profit or Loss and Other Comprehensive Income , the Statement of Receipts and Payments, the Statement of Cash Flows and the Statement of Changes in Capital Fund for the year then ended and Notes to the Financial Statements, including a summery of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements of Centre for Integrated Programme and Development (CIPD) as at 30 June 2024 are prepared, in all material respects, in accordance with the Financial Reporting Framework (IFRS) and Other applicable laws and regulations including MRA Guidelines.

### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA) Code, together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of Matter

The financial statements are prepared by Centre for Integrated Programme and Development (CIPD) to meet the requirements of MRA Only. However, we have audited the books of accounts of Micro Finance program. Financial Information presented in the Statement of Financial Position, Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Cash Flows and Statement of Changes in Equity and Other Annexed Statements which is some extent departure from the requirement of IAS/IFRS.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements.

Management is responsible for the preparation of the financial statements in accordance with the financial reporting framework mentioned in TOR of PKSF and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

### Auditors' Responsibilities for the Audit of the Financial Statements

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieve fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Report on Other Legal and Regulatory Requirements**

We also report the following:

a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b) In our opinion, proper books of accounts as required by law and MRA Act and Rule have been kept by the entity so far as it appeared from our examination of those books; and

c) The statement of financial position and statement of Profit or Loss and Other Comprehensive Income dealt with by the report are in agreement with the books of account.

| | | |
|---|---|---|
| **Firm's Name** | : | **Anil Salam Idris & Co., Chartered Accountants** |
| **Firm's FRC Enlistment No.** | : | **CAF-001-100** |
| **Signature** | : | |
| **Engagement Partner Name** | : | **S. M. Tauhidul Islam, FCA**<br>**Partner/ ICAB Enrollment No. 1536** |
| **FRC Enlistment No.** | : | **CA-001-277** |
| **DVC Number** | : | **2412191536AS338516** |
| **Date** | : | **19 December 2024** |

Anil Salam Idris & Co. Chartered Accountants

# Centre for Integrated Programme and Development (CIPD)

## Statement of Financial Position

### As at 30 June 2024

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 30 June 2024 | 30 June 2023 |
| **Property and Assets:** | | | | | | | |
| **A. Non-Current Assets:** | | | | | | | |
| Property, Plant and Equipment | 4.00 | 2,504,878 | 112,154 | - | 11,360,963 | 13,977,995 | 14,127,046 |
| **Total Non-Current Assets:** | | **2,504,878** | **112,154** | **-** | **11,360,963** | **13,977,995** | **14,127,046** |
| **B. Current Assets:** | | | | | | | |
| Short Term Investment | 5.00 | - | - | - | 4,297,104 | 4,297,104 | 4,101,928 |
| Loan to Members | 6.00 | - | - | - | 73,373,368 | 73,373,368 | 81,320,211 |
| Other Loan | 7.00 | 148,000 | - | - | 4,918,667 | 5,066,667 | 2,584,532 |
| Advance, Deposit and Prepayment | 8.00 | 3,500 | 39,004 | 21,200 | 1,033,454 | 1,097,158 | 654,152 |
| Cash and Cash Equivalents | 9.00 | 35,706 | - | 185,386 | 17,721,552 | 17,942,644 | 13,000,894 |
| **Total Current Assets:** | | **187,206** | **39,004** | **206,586** | **101,344,146** | **101,776,941** | **101,661,717** |
| **Total Assets (A+B)** | | **2,692,083** | **151,158** | **206,586** | **112,705,109** | **115,754,936** | **115,788,763** |
| **Capital Fund and Liabilities:** | | | | | | | |
| **A. Capital Fund** | | | | | | | |
| Cumulative Surplus/Fund | 10.00 | 2,692,083 | 151,158 | 206,586 | 10,981,551 | 14,031,378 | 17,185,649 |
| Reserve Fund | 11.00 | - | - | - | 1,102,542 | 1,102,542 | 1,058,676 |
| **Total Capital Fund** | | **2,692,083** | **151,158** | **206,586** | **12,084,093** | **15,133,920** | **18,244,325** |
| **B. Non-Current Liabilities:** | | | | | | | |
| **Long Term Loan** | | | | | | | |
| Long Term Loan | 12.00 | - | - | - | 43,450,000 | 43,450,000 | 47,200,000 |
| **Total Non-Current Liabilities:** | | **-** | **-** | **-** | **43,450,000** | **43,450,000** | **47,200,000** |

Anil Salam Idris & Co. Chartered Accountants

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 30 June 2024 | 30 June 2023 |
| **C. Current Liabilities:** | | | | | | | |
| Short Term Loan | 13.00 | - | - | - | 4,405,000 | 4,405,000 | 2,881,000 |
| Members Savings Deposit | 14.00 | - | - | - | 29,918,306 | 29,918,306 | 30,316,406 |
| Members Welfare Fund | 15.00 | - | - | - | 5,775,124 | 5,775,124 | 5,118,769 |
| Members Security Fund | 16.00 | - | - | - | 100 | 100 | 100 |
| Account Payables | 17.00 | - | - | - | 131,992 | 131,992 | 139,608 |
| Loan Loss Provision | 18.00 | - | - | - | 14,362,322 | 14,362,322 | 8,738,732 |
| Staff Security Fund | 19.00 | - | - | - | 370,236 | 370,236 | 336,066 |
| Gratuity Fund | 20.00 | - | - | - | 580,439 | 580,439 | 1,500,418 |
| Other Payables | 21.00 | - | - | - | 224,204 | 224,204 | 153,846 |
| Other Loan | 22.00 | - | - | - | 1,397,592 | 1,397,593 | 985,792 |
| Education Fund | 23.00 | - | - | - | 5,700 | 5,700 | 5,700 |
| Student Scholarship Fund | 24.00 | - | - | - | - | - | 168,000 |
| **Total Current Liabilities** | | - | - | - | **57,171,016** | **57,171,016** | **50,344,438** |
| **Total Capital Fund and Liabilities (A+B+C)** | | **2,692,083** | **151,158** | **206,586** | **112,705,109** | **115,754,936** | **115,788,763** |

*The annexed notes form an integral part of these financial statements.*

Mont Dewan

**Finance Secretary**
**CIPD**
অর্থ সম্পাদক
সিআইপিডি, রাঙ্গামাটি।

**Chief Executive Officer**
**CIPD**
(Jana Lal Chakma)
Chief Executive Officer
Center for Integrated Programme and Development (CIPD)
Rangamati

*Signed in term of our separate report of event date annexed.*

**Dated: Dhaka**
**19 December 2024**

Anil Salam Idris & Co.
Chartered Accountants

**Anil Salam Idris & Co.**
**Chartered Accountants**
**Firm's FRC Enlistment No.: CAF-001-100**

**S. M. Tauhidul Islam, FCA**
**Partner**
**ICAB Enrollment No: 1536**
**FRC Enlistment No.: CA-001-277**
**DVC No.: 2412191536AS338516**

Annexure-A1/3

# Centre for Integrated Programme and Development (CIPD)

## Statement of Profit/(Loss) and Other Comprehensive Income

### For the year ended 30 June 2024

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| **A. Income:** | | | | | | | |
| **Service on Loan to Members** | | | | | | | |
| Service Charge on loan (Jagaron) | | - | - | - | 6,908,854 | 6,908,854 | 7,499,387 |
| Service Charge on loan (Agrasor) | | - | - | - | 8,529,851 | 8,529,851 | 8,022,253 |
| Service Charge on loan (IGA) | | - | - | - | 1,229,847 | 1,229,847 | 1,106,203 |
| Service Charge on loan (Asset Creation) | | - | - | - | 151 | 151 | 3,414 |
| Service Charge on loan (Livelihood Loan) | | - | - | - | - | - | 454 |
| Service Charge on loan (Sufalon) | | - | - | - | 691,968 | 691,968 | 946,688 |
| Service Charge on loan (Shahos) | | - | - | - | 39 | 39 | 255 |
| Service Charge on loan (House) | | - | - | - | 9,022 | 9,022 | 25,981 |
| | | - | - | | **17,369,732** | **17,369,732** | **17,604,635** |
| Service Charge on write-off loan | | - | - | | 3,187 | 3,187 | 1,939 |
| Written of loan recovered | | | | | 82,428 | 82,428 | 44,861 |
| **Sub Total** | | - | - | - | **17,455,347** | **17,455,347** | **17,651,435** |
| Admission fee | | - | - | - | 3,740 | 3,740 | 4,345 |
| Sale of Passbook | | - | - | - | 8,990 | 8,990 | 12,535 |
| Interest on FDR | | - | - | - | 264,531 | 264,531 | 207,181 |
| Bank Interest | | 2,520 | - | - | 18,734 | 21,254 | 13,653 |
| Sale of Loan form | | - | - | - | 12,475 | 12,475 | 18,890 |
| House Rent (Staff +Office) | | - | - | - | 22,996 | 22,996 | 28,716 |
| WFP Donation | | 8,668,264 | - | - | - | 8,668,264 | - |
| Other Income | | 4,950 | - | - | 17,141 | 22,091 | 143,019 |
| Member Fee | | 7,200 | - | - | - | 7,200 | 7,920 |
| Office Rent Received | | 68,000 | - | - | 60,000 | 128,000 | 129,500 |
| Shakti chula | | - | - | - | - | - | 5,000 |
| Grant Received from Khagrapur Mahila | | - | - | 2,350,000 | - | 2,350,000 | 2,200,000 |
| Sale of Heath Card | | - | - | - | 72,600 | 72,600 | 55,900 |
| Bank Interest (ENRICH-AC) | | - | - | - | 1,547 | 1,547 | 1,373 |
| Other Income | | - | - | - | 4,280 | 4,280 | 4,270 |
| **Sub-Total** | | **8,750,935** | - | **2,350,000** | **487,035** | **11,587,970** | **2,832,302** |
| | | **8,750,935** | - | **2,350,000** | **17,942,382** | **29,043,317** | **20,483,737** |

Salam Idris & Co. Anil Chartered Accountants

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|
| **Programs and Projects Expenses** | | | | | | | |
| Reimbursement from PKSF against Programs and Projects Expenses | | - | - | - | 2,192,906 | 2,192,906 | 2,075,722 |
| POs Contribution for Programs and Projects Expenses (Contribution from POs own Programs other than Loan Program) | | - | - | - | 126,000 | 126,000 | 234,260 |
| **Sub-Total** | | - | - | - | **2,318,906** | **2,318,906** | **2,309,982** |
| **Total** | | **8,750,935** | - | **2,350,000** | **20,261,288** | **31,362,223** | **22,793,719** |
| **B. Expenditures:** | | | | | | | |
| Service Charge Paid to PKSF (Jagaron) | | - | - | | 1,402,500 | 1,402,500 | 1,486,250 |
| Service Charge Paid to PKSF (Agrasor) | | - | - | | 506,250 | 506,250 | 312,500 |
| Service Charge Paid to PKSF (IGA) | | - | - | | 236,250 | 236,250 | 322,500 |
| Service Charge Paid to PKSF (Asset Creation) | | - | - | | 2,250 | 2,250 | 4,625 |
| Service Charge Paid to PKSF (Livelihood) | | - | - | | 375 | 375 | 2,250 |
| Service Charge Paid to PKSF (Sufulon) | | - | - | | 58,333 | 58,333 | 133,333 |
| Service Charge Paid (House Loan BB) | | - | - | | - | - | 13,013 |
| **Sub Total Service Charge paid on PKSF Loan** | | - | - | | **2,205,958** | **2,205,958** | **2,274,471** |
| Service Charge paid to CIPD | | - | - | - | 46,095 | 46,095 | 62,247 |
| Interest on Staff Gratuity Fund | | - | - | - | 40,969 | 40,969 | 40,968 |
| Interest on Staff Security | | - | - | - | 16,650 | 16,650 | 17,380 |
| Interest on Members Savings Deposits (Jagaron) | | - | - | - | 619,285 | 619,285 | 645,567 |
| Interest on Members Savings Deposits (Agrasor) | | - | - | - | 364,582 | 364,582 | 315,159 |
| Interest on Members Savings Deposits (IGA) | | - | - | - | 102,631 | 102,631 | 91,944 |
| Interest on Volunteer Savings (Jagaron) | | - | - | - | 125,493 | 125,493 | 153,977 |
| Interest on Volunteer Savings (Agrasor) | | - | - | - | 68,239 | 68,239 | 54,846 |
| Interest on Volunteer Savings (IGA) | | - | - | - | 15,752 | 15,752 | 14,186 |
| Interest on Monthly Savings Scheme | | - | - | - | 429,357 | 429,357 | 351,299 |
| Salaries Allowance | | 1,938,200 | - | 1,227,500 | 6,511,514 | 9,677,214 | 6,604,839 |
| Festival Bonus | | 51,000 | - | - | 557,088 | 608,088 | 659,094 |
| Baisakhi Allowance | | - | - | - | - | - | 60,853 |
| Office Rent | | - | - | - | 204,000 | 204,000 | 204,000 |
| Meeting/Seminar | | - | - | - | - | - | 225,058 |
| Traveling and Conveyance | | 10,840 | - | 163,190 | 596,400 | 770,430 | 690,912 |
| Bank Charge and DD Charge | | 5,496 | - | 5,776 | 52,533 | 63,805 | 78,244 |
| Office Stationery and Photocopy | | - | - | - | 158,629 | 158,629 | 107,154 |
| Printing Stationery | | 126,050 | - | - | 99,026 | 225,076 | 128,085 |
| Fuel Bill | | - | - | 1,730 | 206,745 | 208,475 | 218,225 |



Anil Salam Idris & Co. Chartered Accountants

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| Entertainment | | - | - | - | 114,921 | 114,921 | 70,813 |
| Telephone and Postage | | - | - | - | 70,692 | 70,692 | 69,110 |
| Electricity Bill | | - | - | - | 114,321 | 114,321 | 122,533 |
| Registration and License renew Fee | | - | - | - | 28,979 | 28,979 | 24,742 |
| Executive Member Conveyance | | - | - | - | 28,000 | 28,000 | 29,000 |
| Audit Fee | | - | - | - | 55,000 | 55,000 | 87,500 |
| Training Expense | | | - | - | 9,124 | 9,124 | 188,355 |
| Closing Bill | | - | - | - | - | - | 2,100 |
| Legal Fee | | - | - | - | 129,920 | 129,920 | 45,220 |
| Contribution Payment | | 9,000 | - | - | 27,700 | 36,700 | 32,350 |
| Cost Sharing (Samriddhi Program ) | | - | - | - | 126,000 | 126,000 | 234,260 |
| Social development program | | - | - | - | 140,700 | 140,700 | 84,200 |
| Software Bill | | - | 20,000 | - | 122,400 | 142,400 | 69,300 |
| Water Bill | | - | - | - | 3,600 | 3,600 | 3,250 |
| Food Cost | | - | - | - | 426,093 | 426,093 | 430,791 |
| Rebate | | - | - | - | 418,487 | 418,487 | 753,272 |
| VAT and Tax | | - | - | - | 54,382 | 54,382 | 5,840 |
| Repairing and Maintenance Expense | | 17,500 | - | 4,530 | 115,364 | 137,394 | 119,175 |
| Office Maintenance Expense | | - | - | - | 165,174 | 165,174 | 215,889 |
| Miscellaneous expenses | | - | - | - | 89,205 | 89,205 | 30,864 |
| LLPE | | - | - | - | 5,623,590 | 5,623,590 | 2,192,810 |
| Depreciation | | 82,846 | 20,914 | - | 336,231 | 439,991 | 421,398 |
| Gratuity Fund | | - | - | - | 189,983 | 189,983 | - |
| Land, Gardening Development and Maintenance | | 5,336 | - | - | 129,700 | 135,036 | 97,558 |
| Annual Reunion/Picnic | | - | - | - | 18,000 | 18,000 | 305,141 |
| Consultant Honorium | | - | - | - | - | - | 5,000 |
| Programme Coordinator | | - | 66,000 | - | - | 66,000 | 419,400 |
| Development Facilitators | | - | 48,400 | - | - | 48,400 | 308,000 |
| Salary of Executive Director | | - | 39,600 | 225,000 | - | 264,600 | 249,000 |
| Accounts Officer | | - | 37,400 | 242,500 | - | 279,900 | 237,000 |
| Phone, Fax and Email | | - | 4,000 | 25,000 | - | 29,001 | 26,400 |
| Support to Village Initiatives | | - | 74,061 | - | - | 74,061 | 509,676 |
| Other Cost | | - | - | - | - | - | 220 |
| Tax expenses | | | | - | 34,843 | 34,843 | 34,355 |
| Orientation Expenses | | 43,350 | - | - | - | 43,350 | - |
| Cash distribution to Beneficiaries | | 5,986,960 | - | - | - | 5,986,960 | - |
| Upzila Meeting expenses | | 12,000 | - | - | - | 12,000 | - |
| Alternative Development | | - | - | 135,500 | - | 135,500 | |

Salam Idris & Co. Chartered Accountants Anil

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| Gender Justice | | - | - | 53,080 | - | 53,080 | |
| Climate for Societal Peace and Harmony | | - | - | - | - | - | |
| Climate Change and Biodiversity | | - | - | 59,608 | - | 59,608 | |
| **Sub-Total** | | **8,288,578** | **310,376** | **2,143,414** | **20,993,354** | **31,735,722** | **20,423,031** |
| **Programs and Projects Expenses** | | | | | | | |
| Programs and Projects Expenses (Both PKSF and PO Funded) | | - | - | - | 2,662,082 | 2,662,082 | 2,769,380 |
| **Sub-Total** | | - | - | - | **2,662,082** | **2,662,082** | **2,769,380** |
| **Total Expenditure:** | | **8,288,578** | **310,376** | **2,143,414** | **23,655,435** | **34,397,803** | **23,192,411** |
| Excess/(Deficit) of Income over Expenditures (A-B) | | 462,357 | (310,376) | 206,586 | (3,394,147) | (3,035,581) | (398,692) |
| **Total** | | **8,750,935** | - | **2,350,000** | **20,261,288** | **31,362,223** | **22,793,719** |
| Excess/(Deficit) of Income over Expenditures (MF) | | **462,357** | **(310,376)** | **206,586** | **(3,050,972)** | **(2,692,405)** | **60,706** |
| Excess/(Deficit) of Income over Expenditures (Reimbursement Fund) | | - | - | - | **(343,176)** | **(343,176)** | **(459,398)** |

*The annexed notes form an integral part of these financial statements.*

Monte Dewan

**Finance Secretary**
**CIPD**
অর্থ সম্পাদক
সিআইপিডি, রাঙ্গামাটি।

**Dated: Dhaka**
**19 December 2024**

Anil Salam Idris & Co.
Chartered Accountants

*Signed in term of our separate report of event date annexed.*

**Chief Executive Officer**
**CIPD**
(Jana Lal Chakma)
Chief Executive Officer
Center for Integrated Programme and Development (CIPD)
Rangamati

**Anil Salam Idris & Co.**
**Chartered Accountants**
**Firm's FRC Enlistment No.: CAF-001-100**

**S. M. Tauhidul Islam, FCA**
**Partner**
**ICAB Enrollment No: 1536**
**FRC Enlistment No.: CA-001-277**
**DVC No.: 2412191536AS338516**

**Centre for Integrated Programme and Development (CIPD)**
**Statement of Receipts and Payments**
**For the year ended 30 June 2024**

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|
| **A. Receipts** | | | | | | | |
| **Opening Balance:** | | | | | | | |
| Cash in Hand | | - | 3,700 | - | 878,898 | 882,598 | 324,595 |
| Cash at Bank | | 14,003 | 260,011 | - | 11,844,282 | 12,118,296 | 11,666,546 |
| **Total Opening Balance** | | **14,003** | **263,711** | - | **12,723,180** | **13,000,894** | **11,991,140** |
| | | | | | | | |
| **B. Receipts** | | | | | | | |
| **Loan Received from PKSF:** | | | | | | | |
| Jagaron Loan | | - | - | - | 12,000,000 | 12,000,000 | 14,000,000 |
| Agrasor Loan | | - | - | - | 5,000,000 | 5,000,000 | 7,000,000 |
| IGA Loan | | - | - | - | 2,000,000 | 2,000,000 | 2,000,000 |
| Sufalon Loan | | - | - | - | 3,000,000 | 3,000,000 | 4,000,000 |
| **Other Loan:** | | | | - | | | |
| Loan from CIPD | | - | - | - | 1,485,000 | 1,485,000 | 370,000 |
| **MCP Loan Principal Recovered:** | | | | | | | |
| Jagaron | | - | - | - | 53,113,977 | 53,113,977 | 57,671,919 |
| Agrasor | | - | - | - | 37,717,294 | 37,717,294 | 35,449,843 |
| IGA Loan | | - | - | - | 9,457,708 | 9,457,708 | 8,467,858 |
| Asset Creation Loan | | - | - | - | 2,894 | 2,894 | 68,369 |
| Livelihood Loan | | - | - | - | | - | 8,750 |
| Sufalon Loan | | - | - | - | 4,597,056 | 4,597,056 | 5,415,132 |
| Staff loan (Salary Advance/ Loan Recovery ) | | - | - | - | 10,995 | 10,995 | 156,757 |
| Shahos Loan | | - | - | - | 1,735 | 1,735 | 7,803 |
| House Loan (Bangladesh Bank) | | - | - | - | 108,254 | 108,254 | 316,163 |
| | | | | | | | |
| **Saving Collection:** | | | | | | | |
| Saving Collection Jagaron | | - | - | - | 3,329,229 | 3,329,229 | 3,027,249 |
| Saving Collection (Agrasor) | | - | - | - | 1,881,424 | 1,881,424 | 2,164,552 |
| Saving Collection (IGA) | | - | - | - | 422,965 | 422,965 | 351,185 |
| Voluntary Saving Collection (Jagaron) | | - | - | - | 2,849,254 | 2,849,254 | 3,847,149 |
| Voluntary Saving Collection (Agrasor) | | - | - | - | 1,177,989 | 1,177,989 | 1,802,843 |

Salam Idris & Co. Chartered Accountants Anil

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| Voluntary Saving Collection (IGA) | | - | - | - | 506,951 | 506,951 | 451,928 |
| Monthly Saving Scheme (MSS) | | - | - | - | 3,274,828 | 3,274,828 | 3,431,955 |
| **Others Received** | | | | - | | | |
| Staff Security | | - | - | - | 28,000 | 28,000 | 15,500 |
| Members Welfare Fund | | - | - | - | 969,980 | 969,980 | 1,089,500 |
| Advance Adjustment | | - | 36,630 | 108,120 | 81,993 | 226,743 | 388,600 |
| **Service Charge on Loans** | | | | | | | |
| Service Charge on loan (Jagaron) | | - | - | - | 6,894,144 | 6,894,144 | 7,457,655 |
| Service Charge on loan (Agrasor) | | - | - | - | 8,192,226 | 8,192,226 | 7,356,147 |
| Service Charge on loan (IGA) | | - | - | - | 1,220,747 | 1,220,747 | 1,106,203 |
| Service Charge on loan (Asset Creation) | | - | - | - | 151 | 151 | 3,414 |
| Service Charge on loan (Livelihood Loan) | | - | - | - | - | - | 454 |
| Service Charge on loan (Sufalon) | | - | - | - | 636,953 | 636,953 | 921,001 |
| Service Charge on loan (Shahos) | | - | - | - | 39 | 39 | 255 |
| Service Charge on loan (House) | | - | - | - | 9,022 | 9,022 | 25,981 |
| Service Charge on Written off loan | | - | - | - | 3,187 | 3,187 | 1,939 |
| **Other Income** | | | | | | | |
| Grant Received from Khagrapur Mahila | | - | - | 2,350,000 | - | 2,350,000 | 2,200,000 |
| Member Fee | | 7,200 | - | - | - | 7,200 | 7,920 |
| Office Rent Received | | 68,000 | - | - | 60,000 | 128,000 | 129,500 |
| Loan realization | | | - | - | - | - | 3,500 |
| Shakti chula | | | - | - | - | - | 5,000 |
| Admission fee | | - | - | - | 3,740 | 3,740 | 4,345 |
| Sale of Passbook | | - | - | - | 8,990 | 8,990 | 12,535 |
| Bank Interest | | 2,520 | - | - | 18,734 | 21,254 | 13,653 |
| Sale of loan Form | | - | - | - | 12,475 | 12,475 | 18,890 |
| Other Income | | 4,950 | - | - | 17,141 | 22,091 | 143,019 |
| House Rent (Staff +Office) | | - | - | - | 22,996 | 22,996 | 28,716 |
| WFP Donation | | 8,668,264 | - | - | | 8,668,264 | - |
| Student scholarship fund (PKSF) | | - | - | - | | - | 168,000 |
| **Encashment :** | | | | | | | |
| FDR (Saving) Encashment | | - | - | - | 2,033,986 | 2,033,986 | 1,244,286 |
| Encashment Songrakkhita Tahabil | | - | - | - | 465,000 | 465,000 | 467,000 |
| Provident Fund | | - | - | - | 857,691 | 857,691 | 807,363 |
| Gratuity Fund | | | | - | 1,150,931 | 1,150,931 | |

Anil Salam Idris & Co. Chartered Accountants

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| Write-off Loan Recovered | | - | - | - | 82,428 | 82,428 | 44,861 |
| Reimbursement from PKSF against Programs and Projects Expenses | | - | - | - | 2,192,906 | 2,192,906 | 2,075,722 |
| POs Contribution for Programs and Projects Expenses | | - | - | - | 126,000 | 126,000 | 234,260 |
| Loan Received from CIPD (Dhar Loan) | | - | - | - | 809,800 | 809,800 | 1,477,392 |
| Loan Received from CIPD(Dhar Loan-Probin ) | | - | - | - | 102,000 | 102,000 | - |
| Sale of Heath Card | | - | - | - | 72,600 | 72,600 | 55,900 |
| Bank Interest (ENRICH-AC) | | - | - | - | 1,547 | 1,547 | 1,373 |
| Other Income | | - | - | - | 4,280 | 4,280 | 4,270 |
| Other Payables | | - | - | - | 144,851 | 144,851 | 200,843 |
| **Total Receipts** | | **8,750,935** | **36,630** | **2,458,120** | **168,162,093** | **179,407,778** | **177,724,452** |
| **Total of Opening Balance and Receipts** | | **8,764,938** | **300,341** | **2,458,120** | **180,885,273** | **192,408,672** | **189,715,592** |
| | | | | | | | |
| **C. Payments** | | | | | | | |
| **Purchase of Fixed Assets** | | | | | | | |
| Office Equipment | | - | - | - | 10,000 | 10,000 | - |
| UPS, Fan, Computer | | - | - | - | 154,940 | 154,940 | - |
| Electronics Equipment | | - | - | - | - | - | 15,000 |
| Vehicle | | | | | 126,000 | 126,000 | - |
| | | | | | | | |
| **Loan Disbursed to Beneficiaries:** | | | | | | | |
| Jagaron Loan | | - | - | - | 51,410,000 | 51,410,000 | 52,277,000 |
| Agrasor Loan | | - | - | - | 34,000,000 | 34,000,000 | 48,600,000 |
| IGA Loan | | - | - | - | 9,614,000 | 9,614,000 | 8,392,000 |
| Sufalon | | - | - | - | 2,100,000 | 2,100,000 | 5,081,000 |
| | | | | | | | |
| **MCP Loan Refunded to PKSF (Principal):** | | | | | | | |
| Jagaron | | - | - | - | 14,800,000 | 14,800,000 | 13,100,000 |
| Agrasor | | - | - | - | 4,400,000 | 4,400,000 | 3,400,000 |
| IGA Loan | | - | - | - | 3,400,000 | 3,400,000 | 2,700,000 |
| Asset Creation Loan | | - | - | - | 100,000 | 100,000 | 150,000 |
| Livelihood Improvement Loan | | - | - | - | 50,000 | 50,000 | 100,000 |
| Sufalon | | - | - | - | 2,000,000 | 2,000,000 | 4,000,000 |
| House Loan Refunded to BB | | - | - | - | - | - | 388,800 |

Anil Salam Idris & Co. Chartered Accountants

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| **Saving Refund :** | | | | | | | |
| Members' Saving Refund(Jagaron) | | - | - | - | 4,199,126 | 4,199,126 | 4,484,080 |
| Members' Saving Refund(Agrasor) | | - | - | - | 2,430,590 | 2,430,590 | 1,073,856 |
| Members' Saving Refund(IGA) | | - | - | - | 271,035 | 271,035 | 643,083 |
| Voluntary Saving Refund (Jagaron) | | - | - | - | 3,792,846 | 3,792,846 | 3,897,854 |
| Voluntary Saving Refund (Agrasor) | | - | - | - | 1,350,356 | 1,350,356 | 1,462,824 |
| Voluntary Saving Refund (IGA) | | - | - | - | 424,466 | 424,466 | 408,519 |
| Monthly Savings Scheme | | - | - | - | 3,072,677 | 3,072,677 | 2,619,408 |
| Staff Security Refund | | - | - | - | 10,480 | 10,480 | 20,586 |
| PF Refund | | - | - | - | 857,691 | 857,691 | 807,363 |
| Sundry | | - | - | - | 74,493 | 74,493 | 83,652 |
| Refund Excess Service charge Agrasor | | - | - | - | 672 | 672 | 6,464 |
| Refund Excess Service charge Sufolan | | - | - | - | - | - | 153 |
| Advance (Other) | | - | - | - | 396,920 | 396,920 | 386,900 |
| Advance (Staff) | | - | - | - | 80,000 | 80,000 | 159,500 |
| Advance (Embezzlement Money) | | - | - | - | 2,089,110 | 2,089,110 | 1,513,658 |
| **Others:** | | | | | | | |
| Loan Refund to CIPD | | - | - | - | 961,000 | 961,000 | - |
| Welfare Fund Refund | | - | - | - | 241,700 | 241,700 | 300,832 |
| Reserved Fund (FDR) | | - | - | - | 467,000 | 467,000 | 1,000,000 |
| Saving Investment (FDR) | | - | - | - | 2,000,000 | 2,000,000 | |
| Salaries Allowance | | 1,938,200 | - | 1,227,500 | 6,504,514 | 9,670,214 | 6,604,839 |
| Festival Allowance | | 51,000 | - | - | 557,088 | 608,088 | 659,094 |
| Baisakhi Allowance | | - | - | - | - | - | 60,853 |
| Gratuity Fund | | - | - | - | 1,150,931 | 1,150,931 | - |
| Repayment to Gratuity Fund | | - | - | - | 1,069,562 | 1,069,562 | - |
| Traveling and Conveyance | | 10,840 | - | 163,190 | 565,605 | 739,635 | 686,237 |
| Office Rent | | - | - | - | 204,000 | 204,000 | 204,000 |
| Bank Charge and DD Charge | | 5,496 | - | 5,776 | 50,008 | 61,280 | 75,924 |
| Entertainment | | - | - | - | 93,384 | 93,384 | 70,813 |
| Meeting/Seminar | | - | - | - | - | - | 225,054 |
| Closing Bill | | - | - | - | - | - | 2,100 |
| Telephone, Internet and Postage | | - | - | - | 73,392 | 73,392 | 69,835 |
| Audit Fee | | - | - | - | 49,500 | 49,500 | 55,000 |
| Training Expense | | - | - | - | 9,124 | 9,124 | 188,355 |

Anil Salam Idris & Co. Chartered Accountants

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| Executive Members Conveyance | | - | - | - | 28,000 | 28,000 | 29,000 |
| Registration and License renewal Fee | | - | - | - | 28,979 | 28,979 | 24,742 |
| Office Stationery and Photocopy | | - | - | - | 158,629 | 158,629 | 107,154 |
| Printing Stationery | | 126,050 | - | - | 99,026 | 225,076 | 128,085 |
| Electricity Bill | | - | - | - | 114,630 | 114,630 | 122,510 |
| Fuel Bill | | - | - | 1,730 | 205,680 | 207,410 | 215,670 |
| Contribution Payment | | 9,000 | - | - | 27,700 | 36,700 | 32,350 |
| Consultant Honorium | | - | - | - | - | - | 5,000 |
| Legal fee | | - | - | - | 111,920 | 111,920 | 45,220 |
| PKSF Service Charge Paid (Jagaron) | | - | - | - | 1,402,500 | 1,402,500 | 1,486,250 |
| PKSF Service Charge Paid (Sufalon) | | - | - | - | 58,333 | 58,333 | 133,333 |
| PKSF Service Charge Paid (Agrasor) | | - | - | - | 506,250 | 506,250 | 312,500 |
| PKSF Service Charge Paid (IGA) | | - | - | - | 236,250 | 236,250 | 322,500 |
| PKSF Service Charge Paid (ACL) | | - | - | - | 2,250 | 2,250 | 4,625 |
| PKSF Service Charge Paid (LIL) | | - | - | - | 375 | 375 | 2,250 |
| Service Charge Paid (House Loan bb) | | - | - | - | - | - | 13,013 |
| Service Charge Paid (CIPD-PF) | | - | - | - | 62,247 | 62,247 | - |
| Service Charge Paid (GF) | | - | - | - | 81,369 | 81,369 | - |
| Savings Scheme Interest Payment | | | | | 24,983 | 24,983 | - |
| Water Bill | | - | - | - | 3,600 | 3,600 | 3,250 |
| Software Bill | | - | 20,000 | - | 105,075 | 125,075 | 69,300 |
| Repair and Maintenance Expense | | 17,500 | - | 4,530 | 105,364 | 127,394 | 119,175 |
| Office Maintenance Expense | | - | - | - | 163,174 | 163,174 | 215,889 |
| Food Cost | | - | - | - | 238,343 | 238,343 | 426,541 |
| VAT | | - | - | - | 54,382 | 54,382 | 5,840 |
| Rebate | | - | - | - | 1,365 | 1,365 | 13,130 |
| Misc. Expenses | | - | - | - | 89,005 | 89,005 | 30,864 |
| Land, Gardening Development and Maintenance | | 5,336 | - | - | 117,500 | 122,836 | 97,558 |
| Annual Reunion/Picnic | | - | - | - | 18,000 | 18,000 | 305,141 |
| Social Development Program | | - | - | - | 140,700 | 140,700 | 84,200 |
| Fund to CIPD Program | | - | - | - | 309,800 | 309,800 | 397,721 |
| Cost Sharing (Samriddhi Program) | | - | - | - | 126,000 | 126,000 | 234,260 |
| Reimbursement from PKSF against Programs and Projects Expenses | | - | - | - | 2,662,082 | 2,662,082 | 2,769,380 |
| Refund of CIPD lend (Dhar Loan) | | - | - | - | 500,000 | 500,000 | 1,079,671 |

Anil Salam Idris & Co. Chartered Accountants

| Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|
| | | | | | | 2023-2024 | 2022-2023 |
| Student Scholarship Fund (PKSF) | | - | - | - | 168,000 | 168,000 | 144,000 |
| Programme Coordinator | | - | 66,000 | - | - | 66,000 | 419,400 |
| Development Facilitators | | - | 48,400 | - | - | 48,400 | 308,000 |
| Salary of Executive Director | | | 39,600 | 225,000 | - | 264,600 | 249,000 |
| Accounts Officer | | - | 37,400 | 242,500 | - | 279,900 | 237,000 |
| Phone, Fax and Email | | - | 4,000 | 25,000 | - | 29,000 | 26,400 |
| Advance Payment | | 3,500 | 10,880 | 129,320 | - | 143,700 | 10,240 |
| Support to Village Initiatives | | - | 74,061 | - | - | 74,061 | 509,676 |
| Other Cost | | - | - | - | - | - | 220 |
| Loan to MFP | | 102,000 | - | - | - | 102,000 | - |
| Orientation Expenses | | 43,350 | - | - | - | 43,350 | - |
| Cash distribution to Beneficiaries | | 5,986,960 | - | - | - | 5,986,960 | - |
| Refund to WFP | | 418,000 | - | - | - | 418,000 | - |
| Upzila Meeting expenses | | 12,000 | - | - | - | 12,000 | - |
| Alternative Development | | - | - | 135,500 | - | 135,500 | - |
| Gender Justice | | - | - | 53,080 | - | 53,080 | - |
| Climate for Societal Peace and Harmony | | - | - | - | - | - | - |
| Climate Change and Biodiversity | | - | - | 59,608 | - | 59,608 | - |
| **Total Payments** | | **8,729,232** | **300,341** | **2,272,734** | **163,163,721** | **174,466,028** | **176,714,698** |
| | | | | | | | |
| **D. Closing Balance** | | | | | | | |
| Cash in Hand | | - | - | 3,404 | 537,181 | 540,585 | 882,598 |
| Cash at Bank | | 35,706 | - | 181,982 | 17,184,371 | 17,402,059 | 12,118,296 |
| **Total Closing Balance** | | **35,706** | **-** | **185,386** | **17,721,552** | **17,942,644** | **13,000,894** |
| **Total of Payments and Closing Balance** | | **8,764,938** | **300,341** | **2,458,120** | **180,885,273** | **192,408,672** | **189,715,592** |

Monte Dewan

**Finance Secretary**
**CIPD**
অর্থ সম্পাদক
সিআইপিডি, রাঙ্গামাটি।

**Dated: Dhaka**
**19 December 2024**

Anil Salam Idris & Co.
Chartered Accountants

**Chief Executive Officer**
**CIPD**
(Jana Lal Chakma)
Chief Executive Officer
Center for Integrated Programme
and Deve... (CIPD)
Rangamati

Annexure-A1/5

**Centre for Integrated Programme and Develompment (CIPD)**
**Statement of Cash Flows**
**For the year ended 30 June 2024**

| Particulars | Notes | Amount in BDT | |
|---|---|---|---|
| | | 2023-2024 | 2022-2023 |
| **A. Cash Flow from Operating Activities** | | | |
| Loan Recovered from Beneficiaries | | 106,054,396 | 107,562,594 |
| Loan Disbursed to Beneficiaries | | (97,124,000) | (114,350,000) |
| Service Charge Received | | 16,956,469 | 16,873,049 |
| Service Charge payment | | (2,374,557) | (2,274,471) |
| Refund Excess Service charge | | (672) | (6,617) |
| Admission Fee Received | | 3,740 | 4,345 |
| Received from Sale of Form & Passbook | | 21,465 | 31,425 |
| Bank Interest | | 18,735 | 13,653 |
| Others Income | | 21,421 | 2,433,209 |
| House Rent | | 82,996 | 88,716 |
| Cost Sharing (Sam Riddhi Program) | | (126,000) | - |
| Sale of Health Card | | 72,600 | 55,900 |
| Bank Interest (ENRICH) | | 1,547 | 1,373 |
| Others Advance & Adjustment | | (2,182,210) | (1,681,698) |
| Write-off Loan Recovered | | 82,428 | 44,861 |
| Enrich Fund (PKSF) | | 2,192,906 | 2,075,722 |
| Enrich Fund (POs) | | - | 234,260 |
| Payment for Operating & Administrative Expense | | (15,236,062) | (16,133,783) |
| **Net Cash generated from Operating Activities:** | | **8,465,202** | **(5,027,462)** |
| | | | |
| **B. Cash Flows from Investing Activities** | | | |
| Acquisition of Property, Plant and Equipment | | (290,940) | (15,000) |
| FDR Investment | | (2,467,000) | - |
| FDR encashment | | 2,498,986 | - |
| **Net Cash used in Investing Activities :** | | **(258,954)** | **(15,000)** |
| | | | |
| **C. Cash Flow from Financing Activities:** | | | |
| Loan Received from PKSF | | 22,000,000 | 27,000,000 |
| Loan refund to PKSF | | (24,750,000) | (23,450,000) |
| Members Savings Collection | | 13,442,640 | 15,076,861 |
| Members Savings Refund | | (15,541,096) | (14,589,624) |
| Loan from CIPD | | 1,485,000 | 370,000 |
| Loan Refund to CIPD | | (961,000) | - |
| Members Welfare Fund | | 969,980 | 1,089,500 |
| Members Welfare Fund refund | | (241,700) | (300,832) |
| Staff Security Fund | | 28,000 | 15,500 |
| Staff Security Fund Refund | | (10,480) | (20,586) |
| House Loan refund to Bangladesh Bank | | - | (388,800) |
| Dhar Loan from CIPD | | 809,800 | 1,477,392 |
| Dhar Loan refund to CIPD | | (500,000) | (1,079,671) |
| Dhar Loan from Other Source | | 102,000 | - |
| FDR Encashment | | - | 1,711,286 |
| FDR Investment | | - | (1,000,000) |
| Sundry Received | | 144,851 | 200,843 |
| Sundry Expense | | (74,493) | (83,652) |
| PF Fund Received | | 857,691 | 807,363 |
| PF Fund Refund | | (857,691) | (807,363) |
| Student Scholarship Fund (PKSF) | | - | 24,000 |
| Student Scholarship Distribution Fund (PKSF) | | (168,000) | - |
| Gratuity Fund Reçeived | | 1,150,931 | - |
| Gratuity Fund Refund | | (1,150,931) | - |
| **Net Cash used in Financing Activities :** | | **(3,264,498)** | **6,052,216** |
| **D. Net Inflow /(Outflow) (A+B+C)** | | 4,941,750 | 1,009,753 |
| Cash and cash Equivalents at the beginning of the year | | 13,000,894 | 11,991,141 |
| **Cash and cash Equivalents at the end of the year** | | **17,942,644** | **13,000,894** |

Monte Dewan

**Finance Secretary**
**CIPD**
অর্থ সম্পাদক

**Dated: Dhaka**
**19 December 2024**

Anil Salam Idris & Co.
Chartered Accountants

**Chief Executive Officer**
**CIPD**
(Jana Lal Chakma)
Chief Executive Officer
Center for Integrated Programme and Development (CIPD)
Rangamati.

Annexure-A1/6

# Centre for Integrated Programme and Development (CIPD)
## Statements of Changes in Capital Fund
### For the year ended 30 June 2024

| Particulars | Retained Surplus | | | | 2023-2024 | | | 2022-2023 | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | General Fund | ARAD | SMCD | Micro Finance | Cumulative Surplus/Fund | Reserve Fund | Capital Fund | Cumulative Surplus/Fund | Reserve Fund | Capital Fund |
| **Balance as at 01 July 2023** | 2,647,726 | 461,534 | - | 14,076,389 | 17,185,649 | 1,058,676 | 18,244,325 | 17,154,794 | 1,032,724 | 18,187,518 |
| Add: Excess/(Deficit) of Income Over Expenditure | 462,357 | (310,376) | 206,586 | (3,050,972) | (2,692,405) | - | (2,692,405) | 60,706 | - | 60,706 |
| Add: Addition during the year | - | - | - | - | - | 43,866 | 43,866 | - | 25,952 | 25,952 |
| | **3,110,083** | **151,158** | **206,586** | **11,025,417** | **14,493,244** | **1,102,542** | **15,595,786** | **17,215,500** | **1,058,676** | **18,274,176** |
| Less: Transferred to Reserved Fund | - | - | - | 43,866 | 43,866 | - | 43,866 | 25,952 | - | 25,952 |
| Less: Adjustment for refund to WFP | 418,000 | - | - | - | 418,000 | - | 418,000 | 3,899 | - | 3,899 |
| **Balance as at 30 June 2024** | **2,692,083** | **151,158** | **206,586** | **10,981,551** | **14,031,378** | **1,102,542** | **15,133,920** | **17,185,649** | **1,058,676** | **18,244,325** |

Monte Dewan

**Finance Secretary**
**CIPD**
অর্থ সম্পাদক
সিআইপিডি, রাঙ্গামাটি।
**Dated: Dhaka**
**19 December 2024**

Anil Salam Idris & Co.
Chartered Accountants

**Chief Executive Officer**
**CIPD**
(Jana Lal Chakma)
Chief Executive Officer
Center for Integrated Programme and Development (CIPD)
Rangamati

## Centre for Integrated Programme and Development (CIPD)
### Notes to the Financial Statements
### For the year ended 30 June 2024

**1.00 Background**

Centre for Integrated Programme and Development (CIPD) was funded in 1999 with a view to Provide small credit facilities to the destitute rural people with a view to enhance their income and alleviating rating the poverty by making them Organized. Centre for Integrated Programme and Development (CIPD) is a non- profit earning, non-government voluntary development organization registered with directorate of social welfare Government of people republic of Bangladesh vide reg, no 11/5/99 dated: 05-07-1999 with the objective of overall development of indigenous peoples. It also registered under directorate of voluntary social welfare -Rangamati Agencies (Registration & Control) Ordinance 1961 vide registration no. 11 dated 05-07-1999, the organization achieved the license no of Micro Credit Regulatory Authority (MRA) Dhaka registration No: 03812-00620-00624 dated 17-04-2012 from Bangladesh Bank & also registered with NGOs Affairs Bureau vide registration no. 1956, Dated: 09-09-2004.

**1.01 Organizational Activities**

Centre for Integrated Programme and Development (CIPD) is an apex funding agency in micro-credit sector in Bangladesh with the objective of poverty, alleviation of the rural poor through micro credit program. P to benefit the local poor. The NGOs are being selected for funding by PKSF program is also providing under the guidelines and directives of PKSF from time to time. rural and urban ultra-poor & poor by supporting development initiative and promoting Health, Education, Gender equity and discrimination society.

**Mission:** "To improve living standard of the rural and urban ultra-poor & poor by supporting development initiatives and promoting Health, education, Gender equity and discrimination society.

**Goal:** PKSF also providing following supports to their POs as a matter of institutional Development and capacity building to attain organizational goal.

**Objective:**

a) Organizing training for POs as part their capacity building.
b) Organizing workshop for Pos. personal on Micro credit program.
c) Providing institution support for capacity building like buying computer, motorcycle and bicycles.
d) Constant monitoring and supervision of POs by PKSF personal as a measure of confidence building for the POs.

**2.00 Corporate Information of Centre for Integrated Programme and Development (CIPD)**

| Serial No. | Name of MFI | |
|---|---|---|
| 1 | Year of establishment | 1984 |
| 2 | Legal Entity (MRA Registration No.) | 00452-03124-00302 |
| 3 | Nature of operations (Programmers) | Micro Credit Programme |
| 4 | Statutory Audit conducted up to | 30-Jun-23 |
| 5 | Name of statutory auditor for last Year | Anil Salam Idris & Co. |
| 6 | Name of statutory auditor for current Year | Anil Salam Idris & Co. |
| 7 | No. of Executive committee meeting held FY 2023-2024 | 5 |
| 8 | Date of last AGM Held | 28 April 2024 |

**3.00 Summary of Significant Accounting Policies**

**3.01 Basis of Accounting**

Financial statements are prepared in accordance with International Financial Reporting Standards (IFRS) except for service charges on loans to members which are recognized on a Cash Basis.

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**3.02 Going Concern**

The organization has adequate resources to continue its operation for the foreseeable future. For this reason, the management of the organization has intention to continue to adopt going concern basis in preparing the accounts.

**3.03 Statement of Compliance**

The financial statements have been prepared in accordance with the requirements of Micro Credit Regulatory Authority Act 2006 and Income Tax Act 2023 and Non-Government Organization Bureau Affairs (NGOAB) in pursuant with the provisions the Foreign Donations (Voluntary Activities) Registration Act -2016.

**3.04 Reporting Period**

The reporting period for this project commences on from 01 July 2023 to 30 June 2024.

**3.05 Property, Plant and Equipment**

**a) Recognition and Measurement of Property, Plant and Equipment**

The organization measures all of its property, plant and equipment at cost less accumulated depreciation in past years. The cost of an item of property, plant and equipment comprises its purchase price, import duties and non-refundable taxes (after deducting trade discount and rebates) and any costs directly attributable to bringing the assets to the location and condition necessary for it to be capable of operating in the intended manner.

**b) Subsequent Cost**

The cost of replacing part of an item of property, plant and equipment is to be recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Organization and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognized in the statement of comprehensive income as incurred.

**c) Retirement and Disposal**

On retirement or otherwise disposal of property, plant and equipment, the cost and accumulated depreciation are to be eliminated and any gain or loss on such disposal is reflected in the statement of comprehensive income which is determined with reference to the net book value of assets and the net sales proceeds.

**d) Depreciation of Property, Plant and Equipment**

Depreciation on all items of property, plant and equipment is to be computed using the reducing method so as to write off the assets over their expected useful life.

Depreciation has been charged on additions on yearly basis irrespective of the day when the related assets are put into use and no depreciation is charged on retirement.

The annual depreciation rates are to be applied as under which is considered reasonable by the management.

**3.07 Cash and Cash Equivalents**

Cash and Cash Equivalents comprises cash in hand and cash at bank.

**3.08 Revenue Recognition**

Revenue is recognized in the accounts on accrual basis excepting Service Charges.

**3.09 Loan Loss Provision: Loan Classification, Loan Loss Provisioning and Write Off Policy**

Loan Classification and Loan loss Provisioning have been carried out in accordance with the MRA Guidelines.

**Loan to Beneficiaries**

Loan is given to the beneficiaries after three weeks of his/her membership, having satisfied on his/her performance during that period. The Condition to loan disbursed to the beneficiaries are as follows:

a) At least 10-15% of disbursement amount should be deposited by the beneficiaries as savings.
b) The beneficiaries will be the member of the group

### 3.10 Savings Collection

Savings collection is done from all members on fortnightly basis either they availed loan or not.

### 3.09 Functional and Presentation Currency

These financial statements are presented in Bangladesh Taka which is also the organization's functional currency. Amounts in the financial statements have been rounded off to the nearest amount.

### 3.10 Comparative Information and Rearrangement thereof

Comparative figures have been re-arranged wherever considered necessary to ensure better comparability with the current period without causing any impact on the profit and value of assets and liabilities as reported in the financial statements.

### 3.11 Statement of Cash Flows

Statement of Cash Flows has been prepared in accordance with IAS-7 "Statement of Cash Flows" and the cash flows from the operating activities have been presented under Direct method.

### 3.12 Provisions for expenses

In accordance with the guidelines as prescribed by IAS-37 "Provisions, Contingent Liabilities and Contingent Assets" provisions are recognized in the following situations:

a) when the company has an obligation (Legal or Constructive) as a result of past events;
b) when it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and
c) reliable estimates can be made of the amount of the obligation.

### 3.14 Fundamental Errors

Fundamental errors are those errors which were initiated in past years and subsequently identified and rectified in these financial statements.

### 3.15 Events after the Reporting Period

Events after the reporting period that provide additional information about the Organizations position at the reporting date or those that indicate the going concern assumption is not appropriate are reflected in the financial statements. Events after the reporting period that are not adjusting events are disclosed in the notes when material.

### 3.15 Date of Issue for Authorization

These financial statements were authorized for issue by the Management of the company on 15 December 2024

### 3.16 List of Executive Committee Members

| Name | Designation |
|---|---|
| Arnob Chakma | Chairperson |
| Sukeshwar Chakma | General Secretary |
| Monte Dewan | Finance Secretary |
| Sarashi dewan | Executive Member |
| Triratan Chakma | Executive Member |
| Abortan Chakma | Executive Member |
| Tejodipta Chakma | Executive Member |

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| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| **4.00** | **Property, Plant and Equipment** | | | | | | | |
| | **Cost** | | | | | | | |
| | Balance as at 01 July 2023 | | 3,420,512 | 1,048,202 | - | 12,589,797 | 17,058,511 | 17,679,400 |
| | Add: Addition during the year | | - | - | - | 290,940 | 290,940 | 15,000 |
| | | | **3,420,512** | **1,048,202** | - | **12,880,737** | **17,349,451** | **17,694,400** |
| | Less : Adjustment during the year | | - | - | - | - | - | 635,889 |
| | **Balance as at 30 June 2024** | | **3,420,512** | **1,048,202** | - | **12,880,737** | **17,349,451** | **17,058,511** |
| | **Accumulated Depreciation** | | | | | | | |
| | Balance as at 01 July 2023 | | 832,788 | 915,134 | - | 1,183,543 | 2,931,465 | 3,145,960 |
| | Add: Charged during the year | | 82,846 | 20,914 | - | 336,231 | 439,991 | 421,395 |
| | | | **915,634** | **936,048** | - | **1,519,774** | **3,371,456** | **3,567,355** |
| | Add : Adjustment during the year | | - | - | - | - | - | 635,889 |
| | **Balance as at 30 June 2024** | | **915,634** | **936,048** | - | **1,519,774** | **3,371,456** | **2,931,466** |
| | **Written down Value as on 30 June 2024** | | **2,504,878** | **112,154** | - | **11,360,963** | **13,977,995** | **14,127,046** |
| | **[Details shown in Annexure-A/4]** | | | | | | | |
| **5.00** | **Short Term Investment** | | | | | | | |
| | Saving FDR | 5.01 | - | - | - | 3,551,224 | 3,551,224 | 3,399,371 |
| | Reserve Fund | 5.02 | - | - | - | 745,880 | 745,880 | 702,556 |
| | | | - | - | - | **4,297,104** | **4,297,104** | **4,101,928** |
| **5.01** | **Saving FDR** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 3,399,371 | 3,399,371 | 3,516,747 |
| | Add: Investment during the year | | - | - | - | 2,000,000 | 2,000,000 | 1,000,000 |
| | Add: Interest during the year | | - | - | - | 214,679 | 214,679 | 153,322 |
| | | | - | - | - | **5,614,051** | **5,614,051** | **4,670,069** |
| | Less: Tax deduction during the year | | - | - | - | 27,392 | 27,392 | 25,112 |
| | Less: Bank Charges during the year | | - | - | - | 1,450 | 1,450 | 1,300 |
| | Less: Encashment during the year | | - | - | - | 2,033,985 | 2,033,985 | 1,244,286 |
| | **Balance as at 30 June 2024** | | - | - | - | **3,551,224** | **3,551,224** | **3,399,371** |
| **5.02** | **Reserve Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 702,556 | 702,556 | 1,125,961 |
| | Add: Investment during the year | | - | - | - | 467,000 | 467,000 | 461,257 |
| | Add: Interest during the year | | - | - | - | 49,852 | 49,852 | 53,858 |
| | | | - | - | - | **1,219,408** | **1,219,408** | **1,641,076** |

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| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| | Less: Tax deduction during the year. | | - | - | - | 7,451 | 7,451 | 9,243 |
| | Less: Bank Charges during the year | | - | - | - | 1,077 | 1,077 | 1,020 |
| | Less: Encashment during the year | | - | - | - | 465,000 | 465,000 | 928,257 |
| | **Balance as at 30 June 2024** | | - | - | - | **745,880** | **745,880** | **702,556** |
| **6.00** | **Loan to Members** | | | | | | | |
| | Jagoron Loan | 6.01 | - | - | - | 28,768,836 | 28,768,836 | 30,512,813 |
| | Agrasor Loan | 6.02 | - | - | - | 37,093,100 | 37,093,100 | 40,842,319 |
| | IGA Loan | 6.03 | - | - | - | 5,130,250 | 5,130,250 | 4,973,958 |
| | Asset Creation Loan | 6.04 | - | - | - | 2,524 | 2,524 | 5,418 |
| | Livelihood Improvement Loan | 6.05 | - | - | - | 9,500 | 9,500 | 9,500 |
| | Sufalon Loan | 6.06 | - | - | - | 1,850,385 | 1,850,385 | 4,347,441 |
| | Sahos Loan | 6.07 | - | - | - | 38,099 | 38,099 | 39,834 |
| | Housing Loan | 6.08 | - | - | - | 480,674 | 480,674 | 588,928 |
| | | | - | - | - | **73,373,368** | **73,373,368** | **81,320,211** |
| **6.01** | **Jagoron Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 30,512,813 | 30,512,813 | 35,907,732 |
| | Add: Disbursement during the year | | - | - | - | 51,410,000 | 51,410,000 | 52,277,000 |
| | | | - | - | - | **81,922,813** | **81,922,813** | **88,184,732** |
| | Less: Realisation during the year | | - | - | - | 53,153,977 | 53,153,977 | 57,671,919 |
| | **Balance as at 30 June 2024** | | - | - | - | **28,768,836** | **28,768,836** | **30,512,813** |
| **6.02** | **Agrasor Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 40,842,319 | 40,842,319 | 27,692,162 |
| | Add: Disbursement during the year | | - | - | - | 34,000,000 | 34,000,000 | 48,600,000 |
| | | | - | - | - | **74,842,319** | **74,842,319** | **76,292,162** |
| | Less: Realisation during the year | | - | - | - | 37,749,219 | 37,749,219 | 35,449,843 |
| | **Balance as at 30 June 2024** | | - | - | - | **37,093,100** | **37,093,100** | **40,842,319** |
| **6.03** | **IGA Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 4,973,958 | 4,973,958 | 5,049,816 |
| | Add: Disbursement during the year | | - | - | - | 9,614,000 | 9,614,000 | 8,392,000 |
| | | | - | - | - | **14,587,958** | **14,587,958** | **13,441,816** |
| | Less: Realisation during the year | | - | - | - | 9,457,708 | 9,457,708 | 8,467,858 |
| | **Balance as at 30 June 2024** | | - | - | - | **5,130,250** | **5,130,250** | **4,973,958** |

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| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | 2023-2024 | 2022-2023 |
| 6.04 | **Asset Creation Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 5,418 | 5,418 | 73,787 |
| | Add: Disbursement during the year | | - | - | - | - | - | - |
| | | | - | - | - | **5,418** | **5,418** | **73,787** |
| | Less: Realisation during the year | | | | | 2,894 | 2,894 | 68,369 |
| | **Balance as at 30 June 2024** | | - | - | - | **2,524** | **2,524** | **5,418** |
| 6.05 | **Livelihood Improvement Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 9,500 | 9,500 | 18,250 |
| | Add: Disbursement during the year | | - | - | - | - | - | - |
| | | | - | - | - | **9,500** | **9,500** | **18,250** |
| | Less: Realisation during the year | | - | - | - | - | - | 8,750 |
| | **Balance as at 30 June 2024** | | - | - | - | **9,500** | **9,500** | **9,500** |
| 6.06 | **Sufulon Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 4,347,441 | 4,347,441 | 4,681,573 |
| | Add: Disbursement during the year | | - | - | - | 2,100,000 | 2,100,000 | 5,081,000 |
| | | | - | - | - | **6,447,441** | **6,447,441** | **9,762,573** |
| | Less: Realisation during the year | | | | | 4,597,056 | 4,597,056 | 5,415,132 |
| | **Balance as at 30 June 2024** | | - | - | - | **1,850,385** | **1,850,385** | **4,347,441** |
| 6.07 | **Sahos Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 39,834 | 39,834 | 47,637 |
| | Add: Disbursement during the year | | - | - | - | - | - | - |
| | | | - | - | - | **39,834** | **39,834** | **47,637** |
| | Less: Realisation during the year | | - | - | - | 1,735 | 1,735 | 7,803 |
| | **Balance as at 30 June 2024** | | - | - | - | **38,099** | **38,099** | **39,834** |
| 6.08 | **Housing Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 588,928 | 588,928 | 908,990 |
| | Add: Disbursement during the year | | - | - | - | - | - | - |
| | | | - | - | - | **588,928** | **588,928** | **908,990** |
| | Less: Realisation during the year | | - | - | - | 108,254 | 108,254 | 320,062 |
| | **Balance as at 30 June 2024** | | - | - | - | **480,674** | **480,674** | **588,928** |

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| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| **7.00** | **Other Loan** | | | | | | | |
| | Staff Loan | 7.01 | - | - | - | 20,307 | 20,307 | 39,082 |
| | ENRICH Program | 7.02 | - | - | - | 1,295,592 | 1,295,592 | 985,792 |
| | General Fund | 7.03 | 148,000 | - | - | - | 148,000 | 46,000 |
| | Embezzlement Loan | 7.04 | - | - | - | 3,602,768 | 3,602,768 | 1,513,658 |
| | | | **148,000** | - | - | **4,918,667** | **5,066,667** | **2,584,532** |
| **7.01** | **Staff Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 39,082 | 39,082 | 36,339 |
| | Add: Addition during the year | | - | - | - | 80,000 | 80,000 | 159,500 |
| | | | - | - | - | **119,082** | **119,082** | **195,839** |
| | Less: Realisation during the year | | - | - | - | 10,995 | 10,995 | 156,757 |
| | Less: Adjustment during the year | | | | | 87,780 | 87,780 | - |
| | **Balance as at 30 June 2024** | | - | - | - | **20,307** | **20,307** | **39,082** |
| **7.02** | **ENRICH Program** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 985,792 | 985,792 | 588,071 |
| | Add: Addition during the year | | - | - | - | 809,800 | 809,800 | 1,477,392 |
| | | | - | - | - | **1,795,592** | **1,795,592** | **2,065,463** |
| | Less: Realisation during the year | | - | - | - | 500,000 | 500,000 | 1,079,671 |
| | **Balance as at 30 June 2024** | | - | - | - | **1,295,592** | **1,295,592** | **985,792** |
| **7.03** | **General Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | 46,000 | - | - | - | 46,000 | 49,500 |
| | Add: Addition during the year | | 102,000 | - | - | - | 102,000 | - |
| | | | **148,000** | - | - | - | **148,000** | **49,500** |
| | Less: Realisation during the year | | - | - | - | - | - | 3,500 |
| | **Balance as at 30 June 2024** | | **148,000** | - | - | - | **148,000** | **46,000** |
| **7.04** | **Embezzlement Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 1,513,658 | 1,513,658 | - |
| | Add: Addition during the year | | - | - | - | 2,089,110 | 2,089,110 | 1,513,658 |
| | | | - | - | - | **3,602,768** | **3,602,768** | **1,513,658** |
| | Less: Realisation during the year | | - | - | - | - | - | - |
| | **Balance as at 30 June 2024** | | - | - | - | **3,602,768** | **3,602,768** | **1,513,658** |

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| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| **8.00** | **Advance, Deposit and Prepayment** | | | | | | | |
| | Balance as at 01 July 2023 | | - | 64,754 | - | 589,398 | 654,152 | 186,213 |
| | Add: Addition during the year | | 3,500 | 10,880 | 129,320 | 740,096 | 883,796 | 3,522,651 |
| | Add: Adjustment during the year | | - | - | - | 87,780 | 87,780 | - |
| | | | **3,500** | **75,634** | **129,320** | **1,417,274** | **1,625,728** | **3,708,865** |
| | Less: Adjustment during the year | | - | 36,630 | 108,120 | 383,820 | 528,570 | 3,054,713 |
| | **Balance as at 30 June 2024** | | **3,500** | **39,004** | **21,200** | **1,033,454** | **1,097,158** | **654,152** |
| | **[Details are as follows]** | | | | | | | |
| | Office Rent | | - | - | - | 100,000 | 100,000 | 100,000 |
| | Staff Advance | | 3,500 | - | - | 87,780 | 91,280 | - |
| | Project (ARAD) | | - | 39,004 | - | - | 39,004 | 64,754 |
| | Building Construction | | - | - | - | 30,000 | 30,000 | 30,000 |
| | Programs and Projects Expenses | | - | - | 21,200 | 802,574 | 823,774 | 459,398 |
| | Rangamati Sadar Branch | | - | - | - | 11,000 | 11,000 | - |
| | Head Office (WFP) | | - | - | - | 2,100 | 2,100 | - |
| | | | **3,500** | **39,004** | **21,200** | **1,033,454** | **1,097,158** | **654,152** |
| **9.00** | **Cash and Cash Equivalents** | | | | | | | |
| | Cash in Hand | 9.01 | - | - | 3,404 | 537,181 | 540,585 | 882,598 |
| | Cash at Bank | 9.02 | 35,706 | - | 181,982 | 17,184,371 | 17,402,059 | 12,118,296 |
| | | | **35,706** | - | **185,386** | **17,721,552** | **17,942,644** | **13,000,894** |
| **9.01** | **Cash in Hand** | | | | | | | |
| | Head Office Rangamati | | - | - | - | - | - | 3,700 |
| | Branch Office- Rangamati Sadar | | - | - | - | 303,506 | 303,506 | 353,069 |
| | Branch Office- Baghaichari | | - | - | - | 3,630 | 3,630 | 54,500 |
| | Branch Office- Kaptai Boroichari | | - | - | - | 166,881 | 166,881 | 223,869 |
| | Branch Office- Jurachari | | - | - | - | 21,800 | 21,800 | 151,404 |
| | Branch Office- Bangal halia | | - | - | - | 41,364 | 41,364 | 96,056 |
| | Branch Office- Rajbari (CIPD) | | | | 3,404 | - | 3,404 | |
| | | | **-** | **-** | **3,404** | **537,181** | **540,585** | **882,598** |
| **9.02** | **Cash at Bank** | | | | | | | |
| | Agrani Bank PLC, Banorupa Branch (Savings-0200005172176) | | 32,462 | - | - | | 32,462 | 12,084 |
| | One Bank PLC, Rangamati Branch (Savings-0482050008467) | | 1,574 | - | - | - | 1,574 | 1,919 |
| | Sonali Bank PLC, Rangamati Branch (Current-5419702001799) | | 1,669 | - | - | | 1,669 | |
| | Agrani Bank,Rangamati (Saving-159657) | | - | - | - | 12,163,757 | 12,163,757 | 267,873 |

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| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| | Agrani Bank,Rangamati (Saving-159664) | | - | - | - | 1,181 | 1,181 | 520 |
| | Sonali Bank New court Building (Saving-012978) | | - | - | - | 1,506 | 1,506 | 7,270 |
| | Agrani Bank, Rangamati (STD -0200005173961) | | - | - | - | 1,216,522 | 1,216,522 | 3,294,346 |
| | Sonali Bank,New Court Buliding (Savings-5419702001726) | | - | - | - | 431,777 | 431,777 | 736,068 |
| | Sonali Bank ,Baghaichori (STD -110000044) | | - | - | - | 554,783 | 554,783 | 1,045,337 |
| | Sonali Bank Broichari Kaptai (SND-000544) | | - | - | - | 844,999 | 844,999 | 2,599,166 |
| | Sonali Bank, Jurachari Branch (SND-00211) | | - | - | - | 1,153,415 | 1,153,415 | 2,803,554 |
| | Agrani Bank Chandraghona Branch (STD-662942) | | - | - | - | 355,557 | 355,557 | 1,066,934 |
| | Trust Bank. Banarupa Branch # Current-14832 | | - | - | - | 161,327 | 161,327 | 14,275 |
| | Agrani Bank,Rangamati Branch (STD-95535) | | - | - | - | - | - | 260,011 |
| | Sonali Bank, Boroichori Branch (SND-5405602000311) | | - | - | - | 120,651 | 120,651 | - |
| | Sonali Bank, Rajasthali Branch (Savings-5406402000365) | | - | - | - | 159,009 | 159,009 | - |
| | Sonali Bank ,Chandraghona Branch (5406402000365) | | - | - | - | 19,888 | 19,888 | 8,939 |
| | Agrani Bank, Rangamati (STD -0200021343250) | | - | - | 181,982 | - | 181,982 | - |
| | | | **35,706** | - | **181,982** | **17,184,371** | **17,402,059** | **12,118,296** |
| **10.00** | **Cumulative Surplus/Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | 2,647,726 | 461,534 | - | 14,076,389 | 17,185,649 | 17,154,794 |
| | Add: Excess/(Deficit) of Income over Expenditures | | 462,357 | (310,376) | 206,586 | (3,050,972) | (2,692,405) | 60,706 |
| | | | **3,110,083** | **151,158** | **206,586** | **11,025,417** | **14,493,244** | **17,215,500** |
| | Less: Transferred to Reserved Fund | | - | - | - | 43,866 | 43,866 | 25,952 |
| | Less: Adjustment for refund to WFP | | 418,000 | - | - | - | 418,000 | 3,899 |
| | **Balance as at 30 June 2024** | | **2,692,083** | **151,158** | **206,586** | **10,981,551** | **14,031,378** | **17,185,649** |
| **11.00** | **Reserve Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 1,058,676 | 1,058,676 | 1,032,724 |
| | Add: Addition during the year | | - | - | - | 43,866 | 43,866 | 25,952 |
| | | | - | - | - | **1,102,542** | **1,102,542** | 1,058,676 |
| | Less : Adjustment during the year | | - | - | - | - | - | - |
| | **Balance as at 30 June 2024** | | - | - | - | **1,102,542** | **1,102,542** | **1,058,676** |
| **12.00** | **Long Term Loan** | | | | | | | |
| | PKSF | 12.01 | - | - | - | 43,450,000 | 43,450,000 | 47,200,000 |
| | Bangladesh Bank | 12.02 | - | - | - | - | - | - |
| | | | - | - | - | **43,450,000** | **43,450,000** | **47,200,000** |

Anil Salam Idris & Co. Chartered Accountants

| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | 2023-2024 | 2022-2023 |
| **12.01** | **PKSF** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 47,200,000 | 47,200,000 | 43,650,000 |
| | Add: Addition during the year | | - | - | - | 19,000,000 | 19,000,000 | 23,000,000 |
| | | | - | - | - | **66,200,000** | **66,200,000** | **66,650,000** |
| | Less: Repayment during the year | | - | - | - | 22,750,000 | 22,750,000 | 19,450,000 |
| | **Balance as at 30 June 2024** | | - | - | - | **43,450,000** | **43,450,000** | **47,200,000** |
| **12.02** | **Bangladesh Bank** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | - | - | 388,800 |
| | Add: Addition during the year | | - | - | - | - | - | - |
| | | | - | - | - | - | - | **388,800** |
| | Less: Repayment during the year | | - | - | - | - | - | 388,800 |
| | **Balance as at 30 June 2024** | | - | - | - | - | - | - |
| **13.00** | **Short Term Loan** | | | | | | | |
| | PKSF | 13.01 | - | - | - | 3,000,000 | 3,000,000 | 2,000,000 |
| | CIPD Loan | 13.02 | - | - | - | 1,405,000 | 1,405,000 | 881,000 |
| | | | - | - | - | **4,405,000** | **4,405,000** | **2,881,000** |
| **13.01** | **PKSF** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 2,000,000 | 2,000,000 | 2,000,000 |
| | Add: Addition during the year | | - | - | - | 3,000,000 | 3,000,000 | 4,000,000 |
| | | | - | - | - | **5,000,000** | **5,000,000** | **6,000,000** |
| | Less: Refund during the year | | - | - | - | 2,000,000 | 2,000,000 | 4,000,000 |
| | **Balance as at 30 June 2024** | | - | - | - | **3,000,000** | **3,000,000** | **2,000,000** |
| **13.02** | **CIPD Loan** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 881,000 | 881,000 | 511,000 |
| | Add: Received during the year | | - | - | - | 1,485,000 | 1,485,000 | 370,000 |
| | | | - | - | - | **2,366,000** | **2,366,000** | 881,000 |
| | Less: Refund during the year | | - | - | - | 961,000 | 961,000 | - |
| | **Balance as at 30 June 2024** | | - | - | - | **1,405,000** | **1,405,000** | **881,000** |

Anil Salam Idris & Co. Chartered Accountants

| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | 2023-2024 | 2022-2023 |
| **14.00** | **Members Savings Deposit** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 30,316,406 | 30,316,406 | 28,202,191 |
| | Add: Addition during the year | | - | - | - | 13,442,640 | 13,442,640 | 15,076,861 |
| | Add: Interest during the year | | - | - | - | 1,725,339 | 1,725,339 | 1,626,978 |
| | | | - | - | - | **45,484,385** | **45,484,385** | **44,906,030** |
| | Less: Withdrawal during the year | | - | - | - | 15,566,079 | 15,566,079 | 14,589,624 |
| | **Balance as at 30 June 2024** | | - | - | - | **29,918,306** | **29,918,306** | **30,316,406** |
| **15.00** | **Members Welfare Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 5,118,769 | 5,118,769 | 4,330,101 |
| | Add: Collection during the year | | - | - | - | 969,980 | 969,980 | 1,089,500 |
| | | | - | - | - | **6,088,749** | **6,088,749** | **5,419,601** |
| | Less: Adjustment during the year | | | | | 313,625 | 313,625 | 300,832 |
| | **Balance as at 30 June 2024** | | - | - | - | **5,775,124** | **5,775,124** | **5,118,769** |
| **16.00** | **Members Security Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 100 | 100 | 100 |
| | Add: Addition during the year | | - | - | - | - | - | - |
| | | | - | - | - | **100** | **100** | **100** |
| | Less: Adjustment during the year | | - | - | - | - | - | - |
| | **Balance as at 30 June 2024** | | - | - | - | **100** | **100** | **100** |
| **17.00** | **Account Payables** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 139,608 | 139,608 | 34,083 |
| | Add: Addition during the year | | - | - | - | 126,492 | 126,492 | 139,608 |
| | | | - | - | - | **266,100** | **266,100** | **173,691** |
| | Less: Payment during the year | | - | - | - | 134,108 | 134,108 | 34,083 |
| | **Balance as at 30 June 2024** | | - | - | - | **131,992** | **131,992** | **139,608** |
| | **[Details are as follows]** | | | | | | | |
| | Electricity Expense | 17.01 | - | - | - | 7,872 | 7,872 | 8,181 |
| | Fuel Expense | 17.02 | - | - | - | - | - | 2,555 |
| | Software Expense | 17.03 | - | - | - | 17,325 | 17,325 | - |
| | Internet Expense | 17.04 | - | - | - | - | - | 2,700 |
| | Audit Fee | 17.05 | - | - | - | 60,500 | 60,500 | 55,000 |

Anil Salam Idris & Co. Chartered Accountants

| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | 2023-2024 | 2022-2023 |
| | TA/DA Expense | 17.06 | - | - | - | - | - | 4,675 |
| | Food and Snacks Expense | 17.07 | - | - | - | - | - | 4,250 |
| | CIPD Loan Interest expense | 17.08 | - | - | - | 46,095 | 46,095 | 62,247 |
| | Others Expense | 17.09 | - | - | - | 200 | 200 | - |
| | **Total** | | - | - | - | **131,992** | **131,992** | **139,608** |
| **17.01** | **Electricity Expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 8,181 | 8,181 | 8,158 |
| | Add: Addition during the year | | - | - | - | 7,872 | 7,872 | 8,181 |
| | | | - | - | - | **16,053** | **16,053** | **16,339** |
| | Less: Payment during the year | | - | - | - | 8,181 | 8,181 | 8,158 |
| | **Balance as at 30 June 2024** | | - | - | - | **7,872** | **7,872** | **8,181** |
| **17.02** | **Fuel Expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 2,555 | 2,555 | 2,555 |
| | Add: Addition during the year | | - | - | - | - | - | - |
| | | | - | - | - | **2,555** | **2,555** | **2,555** |
| | Less: Payment during the year | | - | - | - | 2,555 | 2,555 | - |
| | **Balance as at 30 June 2024** | | - | - | - | - | - | **2,555** |
| **17.03** | **Software Expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | - | - | - |
| | Add: Addition during the year | | - | - | - | 17,325 | 17,325 | - |
| | | | - | - | - | **17,325** | **17,325** | - |
| | Less: Payment during the year | | - | - | - | - | - | - |
| | **Balance as at 30 June 2024** | | - | - | - | **17,325** | **17,325** | - |
| **17.04** | **Internet Expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 2,700 | 2,700 | 3,425 |
| | Add: Addition during the year | | - | - | - | - | - | 2,700 |
| | | | - | - | - | **2,700** | **2,700** | **6,125** |
| | Less: Payment during the year | | - | - | - | 2,700 | 2,700 | 3,425 |
| | **Balance as at 30 June 2024** | | - | - | - | - | - | **2,700** |

Anil Salam Idris & Co. Chartered Accountants

| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| **17.05** | **Audit Fee** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 55,000 | 55,000 | 22,500 |
| | Add: Addition during the year | | - | - | - | 55,000 | 55,000 | 55,000 |
| | | | - | - | - | **110,000** | **110,000** | **77,500** |
| | Less: Payment during the year | | - | - | - | 49,500 | 49,500 | 22,500 |
| | **Balance as at 30 June 2024** | | - | - | - | **60,500** | **60,500** | **55,000** |
| **17.06** | **TA/DA Expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 4,675 | 4,675 | - |
| | Add: Addition during the year | | - | - | - | - | - | 4,675 |
| | | | - | - | - | **4,675** | **4,675** | **4,675** |
| | Less: Payment during the year | | - | - | - | 4,675 | 4,675 | - |
| | **Balance as at 30 June 2024** | | - | - | - | - | - | **4,675** |
| **17.07** | **Food and Snacks Expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 4,250 | 4,250 | - |
| | Add: Addition during the year | | - | - | - | - | - | 4,250 |
| | | | - | - | - | **4,250** | **4,250** | **4,250** |
| | Less: Payment during the year | | - | - | - | 4,250 | 4,250 | - |
| | **Balance as at 30 June 2024** | | - | - | - | - | - | **4,250** |
| **17.08** | **CIPD Loan Interest expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 62,247 | 62,247 | - |
| | Add: Addition during the year | | - | - | - | 46,095 | 46,095 | 62,247 |
| | | | - | - | - | **108,342** | **108,342** | **62,247** |
| | Less: Payment during the year | | - | - | - | 62,247 | 62,247 | - |
| | **Balance as at 30 June 2024** | | - | - | - | **46,095** | **46,095** | **62,247** |
| **17.09** | **Others Expense** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | - | - | - |
| | Add: Addition during the year | | - | - | - | 200 | 200 | - |
| | | | - | - | - | **200** | **200** | - |
| | Less: Payment during the year | | - | - | - | - | - | - |
| | **Balance as at 30 June 2024** | | - | - | - | **200** | **200** | - |

Anil Salam Idris & Co.
Chartered Accountants

| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| **18.00** | **Loan Loss Provision** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 8,738,732 | 8,738,732 | 6,545,922 |
| | Add: Addition during the year | | - | - | - | 5,623,590 | 5,623,590 | 2,192,810 |
| | | | - | - | - | **14,362,322** | **14,362,322** | **8,738,732** |
| | Less: Adjustment during the year | | - | - | - | - | - | - |
| | **Balance as at 30 June 2024** | | - | - | - | **14,362,322** | **14,362,322** | **8,738,732** |
| **19.00** | **Staff Security Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 336,066 | 336,066 | 323,772 |
| | Add: Received during the year | | - | - | - | 28,000 | 28,000 | 15,500 |
| | Add: Interest during the year | | - | - | - | 16,650 | 16,650 | 17,380 |
| | | | - | - | - | **380,716** | **380,716** | **356,652** |
| | Less: Refund during the year | | - | - | - | 10,480 | 10,480 | 20,586 |
| | **Balance as at 30 June 2024** | | - | - | - | **370,236** | **370,236** | **336,066** |
| **20.00** | **Gratuity Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 1,500,418 | 1,500,418 | 1,459,450 |
| | Add: Addition during the year | | - | - | - | 189,983 | 189,983 | - |
| | Add: Interest during the year | | - | - | - | 40,969 | 40,969 | 40,968 |
| | | | - | - | - | **1,731,370** | **1,731,370** | **1,500,418** |
| | Less: Refund during the year | | - | - | - | 1,150,931 | 1,150,931 | - |
| | **Balance as at 30 June 2024** | | - | - | - | **580,439** | **580,439** | **1,500,418** |
| **21.00** | **Other Payables** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 153,846 | 153,846 | 36,655 |
| | Add: Addition during the year | | - | - | - | 144,851 | 144,851 | 200,843 |
| | | | - | - | - | **298,697** | **298,697** | **237,498** |
| | Less: Refund during the year | | - | - | - | 74,493 | 74,493 | 83,652 |
| | **Balance as at 30 June 2024** | | - | - | - | **224,204** | **224,204** | **153,846** |
| **22.00** | **Other Loan** | | | | | | | |
| | Enrich Program | 22.01 | - | - | - | 1,295,592 | 1,295,592 | 985,792 |
| | Probin Programme | 22.02 | - | - | - | 102,000 | 102,000 | - |
| | | | - | - | - | **1,397,592** | **1,397,592** | **985,792** |

Anil Salam Idris & Co. Chartered Accountants

| Notes | Particulars | Notes | General Fund | ARAD | SMCD | Micro Finance | Amount in BDT 2023-2024 | Amount in BDT 2022-2023 |
|---|---|---|---|---|---|---|---|---|
| **22.01** | **Enrich Program** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 985,792 | 985,792 | 588,071 |
| | Add: Received during the year | | - | - | - | 809,800 | 809,800 | 1,477,392 |
| | | | - | - | - | **1,795,592** | **1,795,592** | **2,065,463** |
| | Less: Repayment during the year | | - | - | - | 500,000 | 500,000 | 1,079,671 |
| | **Balance as at 30 June 2024** | | - | - | - | **1,295,592** | **1,295,592** | **985,792** |
| **22.02** | **Probin Programme** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | - | - | - |
| | Add: Received during the year | | | | | 102,000 | 102,000 | |
| | | | - | - | - | **102,000** | **102,000** | - |
| | Less: Repayment during the year | | | | | | - | |
| | **Balance as at 30 June 2024** | | - | - | - | **102,000** | **102,000** | - |
| **23.00** | **Education Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 5,700 | 5,700 | 5,700 |
| | Add: Received during the year | | - | - | - | - | - | - |
| | | | - | - | - | **5,700** | **5,700** | **5,700** |
| | Less: Repayment during the year | | - | - | - | - | - | - |
| | **Balance as at 30 June 2024** | | - | - | - | **5,700** | **5,700** | **5,700** |
| **24.00** | **Student Scholarship Fund** | | | | | | | |
| | Balance as at 01 July 2023 | | - | - | - | 168,000 | 168,000 | 144,000 |
| | Add: Received during the year | | | | | - | - | 168,000 |
| | | | - | - | - | **168,000** | **168,000** | **312,000** |
| | Less: Repayment during the year | | - | - | - | 168,000 | 168,000 | 144,000 |
| | **Balance as at 30 June 2024** | | - | - | - | - | - | **168,000** |

Anil Salam Idris & Co. Chartered Accountants

Annexure-A/3

# Centre for Integrated Programme and Development (CIPD)

### Portfolio Report
### For the year ended 30 June 2024
### Loan Classification and Provisions

**(i) Classification of Loan and Loan Loss Provision:**

| Particulars | Basis of Classification | Overdue | Outstanding Loan | Required Provision | |
|---|---|---|---|---|---|
| | | | | Rate | Taka |
| Total Loan Outstanding (TLO) | | | 73,373,368 | | |
| **Total Overdue:** | | | **22,745,341** | | |
| Good Loan (Standard) | No Overdue | | 50,628,027 | 1% | 506,280 |
| Watchful Loan | 1-30 days | 287,953 | 2,603,453 | 5% | 130,173 |
| Sub-standard Loan | 31-180 days | 2,607,787 | 6,861,477 | 25% | 1,715,369 |
| Doubtful Loan Outstanding (DLO) | 181-365 days | 3,774,672 | 5,163,272 | 75% | 3,872,454 |
| Bad Loan Outstanding (BLO) | 365+days | 8,138,040 | 8,138,040 | 100% | 8,138,039 |
| **Total:** | | **14,808,452** | **73,394,269** | | **14,362,316** |

**(ii) Loan Loss Provision (LLP) Status of Centre for Integrated Programmed and Development (CIPD)**

| Particulars | Taka |
|---|---|
| Required Provision as per MRA | 14,362,316 |
| Actual Provision made by the PO | 14,362,322 |
| Excess/(Shortfall) in Provision | (6) |
| **Comment on LLP**: It appears that Centre for Integrated Programme and Development (CIPD) has made adequate Loan Loss Provision. | |

| **Disclosure on Written off Loan** | |
|---|---|
| Loan Written off balance 01.07.2023 | 1,334,405 |
| Loan written off during the year 2023-2024 | - |
| Recovered during the year 2023-2024 | 82,428 |
| Loan Written off balance 30.06.2024 | **1,251,977** |

Anil Salam Idris & Co.
Chartered Accountants

# Centre for Integrated Programme and Development (CIPD)

## Loan Operational Report

## For the year ended 30 June 2024

**(iii) Loan Operational Report for Micro Credit Program**

| Serial No. | Particulars | 2023-2024 | 2022-2023 |
|---|---|---|---|
| **1** | **Loan Product:** | | |
| | Jagoran Loan | 28,768,836 | 30,512,813 |
| | Agrosor Loan | 37,093,100 | 40,842,319 |
| | IGA Loan | 5,130,250 | 4,973,958 |
| | Asset Creation Loan | 2,524 | 5,418 |
| | Livelihood Improvement Loan | 9,500 | 9,500 |
| | Sufolon Loan | 1,850,385 | 4,347,441 |
| | Sahos loan | 38,099 | 39,834 |
| | Housing Loan | 480,674 | 588,928 |
| | Other Loan | - | - |
| | **Sub Total :** | **73,373,368** | **81,320,211** |
| **2** | **Saving Product:** | | |
| | Compulsory Savings | 20,116,093 | 20,297,903 |
| | Voluntary Savings | 3,610,091 | 4,430,800 |
| | Term Savings | 6,192,172 | 5,587,703 |
| | **Sub Total :** | **29,918,356** | **30,316,406** |
| **3** | **Insurance Product :** | | |
| | **Sub Total :** | | |
| 4 | Number of Branches | 5 | 5 |
| 5 | Number of Samities | 258 | 310 |
| 6 | Number of Members | 3390 | 3397 |
| 7 | Number of Borrowers | 2503 | 2529 |
| 8 | Number of Staffs | 27 | 27 |
| 9 | Borrowers : Members | 73.83% | 74.45% |
| 10 | Average Loan size per Members | 29314 | 32155 |

Anil Salam Idris & Co. Chartered Accountants

# Centre for Integrated Programme and Development (CIPD)
## Eligibility Criteria Compliance Certificate
### For the year ended 30 June 2024

| Sl.No | Eligibility Criteria | Standard | Audited Figures or Compliance | | Remarks |
|---|---|---|---|---|---|
| | | | 2023-2024 | 2022-2023 | |
| 1 | **Minimum loan recovery rates, computed quarterly, based on the following:** | | | | |
| i. | **Minimum Cumulative Loan Collection ratio on Total Dues:**<br>Actual Cumulative Collections X 100<br>―――――<br>Cumulative Collectibles | 95% | 90.90% | 98.13% | Unfavourable |
| ii. | **[Minimum cumulative loan collection ratio on current due (on running 12 months basis): ]**<br>Actual Collections during the past 12 months on Current Dues X 100<br>―――――<br>Collectiontibles on Current Dues | 92-100% | 98.40% | 96.47% | Favourable |
| 2 | Minimum Liquidity Ratio | Min 15% | 71.10% | 15.40% | Favourable |
| 3 | Minimum Current Ratio | Min 2:1 | 1.77:1 | 2.01:1 | Unfavourable |
| 4 | Minimum Capital Adequacy Ratio | Min 10% | 27.84% | 13% | Favourable |
| 5 | Minimum Debt Service Cover Ratio | Min 1.25:1 | .84:1 | 1.01:1 | Unfavourable |
| 6 | Debt Capital Ratio | Max 9:1 | 3.25:1 | 5.61:1 | Favourable |
| 7 | Minimum Rate of Return on Capital | Min 15% | -50.50% | 1.45% | Unfavourable |

Anil Salam Idris & Co. Chartered Accountants

Annexure-A/5

# Centre for Integrated Programme and Development (CIPD)
## Statement of Performance Analysis
## For the year ended 30 June 2024

**Ratio Analysis :**

We have audited the financial statements of Centre for Integrated Programme and Development (CIPD) for the year ended 30 June 2024. On the basis of our audit, we certly below the compliance of Centre for Integrated Programme and Development (CIPD)

| Performance Parameters | Different Aspects | Formula | Standards | 2023-2024 | 2022-2023 |
|---|---|---|---|---|---|
| Long Term Solvency Ratio | Debt : Capital | Debt / Capital Fund (Net Worth) | Max 9:1 | 3.25:1 | 3.3:1 |
| | | | | | |
| | Capital Adequacy | Capital Fund / Total Assets (Cash in hand and Cash at Bank) | Min 10% | 27.84% | 13% |
| | | | | | |
| | Debt Service Cover Ratio | Surplus for the year + Total Interest Payment & Principal Collection PKSF, Bank and Other fund for the year / Total principal and service charge payment to PKSF, Bank and other fund for the year | 1.25:1 | .84:1 | 1.01:1 |
| | | | | | |
| Short Term Solvency Ratio | Current Ratio | Current Asset / Current Liability | Min 2:1 | 1.77:1 | 2.01:1 |
| | | | | | |
| | Liquidity to Savings Ratio | FDR against Savings Fund / Total Savings | Min 15% | 71.10% | 15.40% |
| Profitability Ratio | Return on Capital (ROE) | Surplus for the year / Average Capital Fund | Min 15% | -50.50% | 1.71% |
| | | | | | |
| | Return on Assets (ROA) | Surplus for the year / Average Assets | Min 3% | -5.41% | 0.46% |
| Productivity Ratio | Member /Branch | Total Member / Total Number of Branch | 1500-2000 | 678 | 679 |
| | Credit Officer : Member | Credit Officers / Total Member | 1:300-400 | 1:261 | 1:236 |
| | Borrower Coverege | Total Borrower / Toal Member | Min:70% | 73.83% | 74% |
| | Credit Officer/ Borrower | Credit Officers / Total Borrower | 1:240-250 | 1:193 | 1:190 |
| | Credit Officer : Total Staff | Cerdit Officer / Total Staff | 1:1.50-1.70 | 1:2.08 | 1:1.52 |
| | Credit Officer : Loan Outstanding | Total Loan Outstanding / Credit Officer | 1:25-30 | 1:56.44 | 1:63.55 |
| Portfolio Quality Ratio | Total Overdue Loan | Absolute figure of Overdue Loan (in BDT crore) should be disclosed | - | 2.27 | 1.48 |
| | Bad Loan | Absolute figure of Bad Loan (in BDT crore) should be disclosed | - | 0.81 | 0.85 |
| | OTR (%) | Summation of regular recovery in the last 12 months / Summation of regular recoverable in the last 12 months | Min 92% | 90.90% | 96.47% |
| | CRR | Cum.Recovery -Advance Recovery(at the end of this year) / Cum.Recovery -Advance Recovery(at the end of this year) | Min 95% | 98.40% | 98.13% |
| | PAR(%) | Loan Outstanding of overdue Loanee / Total Loan Outstanding | Max 10% | 20.18% | 18.10 |
| | Good Loan as a percentage of loan outstanding | Good Loan Outstanding / Total Loan Outstanding | - | 69.00% | 80.81 |

Anil Salam Idris & Co. Chartered Accountants

Annexure-A/4

# Centre for Integrated Programme and Development (CIPD)

## Micro Finance

### Schedule of Property, Plant and Equipment

### As at 30 June 2024

| Particulars | Cost | | | | Rate | Depreciation | | | | Written down value as on 30 June 2024 |
|---|---|---|---|---|---|---|---|---|---|---|
| | Balance as on 01 July 2023 | Addition during the year | Disposal during the year | Balance as on 30 June 2024 | | Balance as on 01 July 2023 | Charged during the year | Disposal during the year | Balance as on 30 June 2024 | |
| Computer and Accessories | 5,650 | - | - | 5,650 | 20% | 3,480 | 434 | - | 3,914 | 1,736 |
| Computer and Accessories | - | 48,190 | - | 48,190 | 20% | - | 9,638 | - | 9,638 | 38,552 |
| **Sub Total (1):** | **5,650** | **48,190** | **-** | **53,840** | | **3,480** | **10,072** | **-** | **13,552** | **40,288** |
| | | | | | | | | | | |
| Land | 2,098,500 | - | - | 2,098,500 | | - | - | - | - | 2,098,500 |
| Building | 8,258,477 | - | - | 8,258,477 | 2.5% | 604,030 | 191,361 | - | 795,391 | 7,463,086 |
| Desktop Computer(Set) | 53,500 | - | - | 53,500 | 20% | 46,652 | 1,370 | - | 48,022 | 5,478 |
| Printer | 20,500 | - | - | 20,500 | 20% | 15,252 | 1,050 | - | 16,302 | 4,198 |
| Scanner | 6,500 | - | - | 6,500 | 20% | 4,836 | 333 | - | 5,169 | 1,331 |
| UPS | 3,000 | - | - | 3,000 | 20% | 2,232 | 154 | - | 2,386 | 614 |
| Fan | 16,200 | - | - | 16,200 | 15% | 10,933 | 790 | - | 11,723 | 4,477 |
| Wood/Furniture | 100,000 | - | - | 100,000 | 10% | 43,300 | 5,670 | - | 48,970 | 51,030 |
| Computer and Accessories | 8,800 | - | - | 8,800 | 20% | 5,421 | 676 | - | 6,097 | 2,703 |
| Computer and Accessories | 12,100 | - | - | 12,100 | 20% | 5,905 | 1,239 | - | 7,144 | 4,956 |
| Computer and Accessories | 12,400 | - | - | 12,400 | 20% | 6,051 | 1,270 | - | 7,321 | 5,079 |
| Computer and Accessories | 9,600 | - | - | 9,600 | 20% | 4,685 | 983 | - | 5,668 | 3,932 |
| Computer and Accessories | 2,400 | - | - | 2,400 | 20% | 1,171 | 246 | - | 1,417 | 983 |
| Electric Equipment AC | 280,792 | - | - | 280,792 | 15% | 108,351 | 25,866 | - | 134,217 | 146,575 |
| Computer and Accessories | 13,500 | - | - | 13,500 | 20% | 6,588 | 1,382 | - | 7,970 | 5,530 |
| Computer and Accessories | 52,700 | - | - | 52,700 | 20% | 25,718 | 5,396 | - | 31,114 | 21,586 |
| Projector | 42,000 | - | - | 42,000 | 20% | 15,120 | 5,376 | - | 20,496 | 21,504 |
| Building Construction | 169,456 | | - | 169,456 | 3% | 8,367 | 4,027 | - | 12,394 | 157,062 |
| Furniture | 68,400 | | - | 68,400 | 10% | 12,996 | 5,540 | - | 18,536 | 49,864 |
| Building Construction | 44,962 | | - | 44,962 | 3% | 2,220 | 1,069 | - | 3,289 | 41,673 |
| Computer and Accessories | - | 31,000 | - | 31,000 | 20% | - | 6,200 | - | 6,200 | 24,800 |
| Computer and Accessories | - | 21,700 | - | 21,700 | 20% | - | 4,340 | | 4,340 | 17,360 |
| Computer and Accessories | - | 13,500 | - | 13,500 | 20% | - | 2,700 | | 2,700 | 10,800 |
| | | | | | | | | | | |
| **Sub Total (2):** | **11,273,787** | **66,200** | **-** | **11,339,987** | | **929,827** | **267,037** | **-** | **1,196,864** | **10,143,123** |

Anil Salam Idris & Co.
Chartered Accountants

| Particulars | Cost | | | | Rate | Depreciation | | | | Written down value as on 30 June 2024 |
|---|---|---|---|---|---|---|---|---|---|---|
| | Balance as on 01 July 2023 | Addition during the year | Disposal during the year | Balance as on 30 June 2024 | | Balance as on 01 July 2023 | Charged during the year | Disposal during the year | Balance as on 30 June 2024 | |
| Helmet | 1,500 | - | | 1,500 | 20% | 1,212 | 58 | - | 1,270 | 230 |
| Fan | 1,400 | - | - | 1,400 | 15% | 1,148 | 38 | - | 1,185 | 215 |
| Furniture | 13,500 | - | - | 13,500 | 10% | 6,939 | 656 | - | 7,595 | 5,905 |
| Modem | 3,700 | - | - | 3,700 | 20% | 3,226 | 95 | - | 3,321 | 379 |
| Device | 6,200 | - | - | 6,200 | 20% | 4,613 | 317 | - | 4,930 | 1,270 |
| Printer | 13,500 | - | - | 13,500 | 20% | 10,044 | 691 | - | 10,735 | 2,765 |
| Crookeries | 2,915 | - | - | 2,915 | 15% | 1,546 | 205 | - | 1,751 | 1,164 |
| Computer and Accessories | 8,800 | - | - | 8,800 | 20% | 5,421 | 676 | - | 6,097 | 2,703 |
| UPS | 6,200 | - | - | 6,200 | 20% | 3,026 | 635 | - | 3,660 | 2,540 |
| Crookeries | 2,350 | - | - | 2,350 | 15% | 653 | 255 | - | 907 | 1,443 |
| Computer and Accessories | - | 13,000 | | 13,000 | 20% | - | 2,600 | | 2,600 | 10,400 |
| Computer and Accessories | - | 14,050 | | 14,050 | 20% | - | 2,810 | | 2,810 | 11,240 |
| | - | | | | | | | | | - |
| **Sub Total (3):** | **60,065** | **27,050** | **-** | **87,115** | | **37,826** | **9,036** | **-** | **46,862** | **40,253** |
| | | | | | | | | | | |
| Wood/Furniture | 6,500 | - | - | 6,500 | 10% | 4,394 | 211 | - | 4,605 | 1,895 |
| Wood/Furniture | 12,000 | - | - | 12,000 | 10% | 8,112 | 389 | - | 8,501 | 3,499 |
| Wood/Furniture | 10,000 | - | - | 10,000 | 10% | 6,760 | 324 | - | 7,084 | 2,916 |
| Wood/Furniture | 3,500 | - | - | 3,500 | 10% | 2,366 | 113 | - | 2,479 | 1,021 |
| Furniture | 3,000 | - | - | 3,000 | 10% | 2,028 | 97 | - | 2,125 | 875 |
| Furniture | 3,200 | - | - | 3,200 | 10% | 2,163 | 104 | - | 2,267 | 933 |
| Wood/Furniture | 3,000 | - | - | 3,000 | 10% | 1,785 | 122 | - | 1,907 | 1,094 |
| Computer Set | 30,400 | - | - | 30,400 | 20% | 22,618 | 1,556 | - | 24,174 | 6,226 |
| Crookeries | 3,150 | - | - | 3,150 | 15% | 2,718 | 65 | - | 2,783 | 367 |
| Computer and Accessories | 7,520 | - | - | 7,520 | 20% | 4,632 | 578 | - | 5,210 | 2,310 |
| Computer and Accessories | 5,650 | - | - | 5,650 | 20% | 3,480 | 434 | - | 3,914 | 1,736 |
| Computer and Accessories | 11,500 | | - | 11,500 | 20% | 5,612 | 1,178 | - | 6,790 | 4,710 |
| Computer and Accessories | 15,000 | - | - | 15,000 | 20% | 3,000 | 2,400 | - | 5,400 | 9,600 |
| **Sub Total (4):** | **114,420** | **-** | **-** | **114,420** | | **69,668** | **7,570** | **-** | **77,238** | **37,182** |
| Wood/Furniture | 10,000 | - | - | 10,000 | 10% | 5,950 | 405 | - | 6,355 | 3,645 |
| Wood/Furniture | 13,500 | - | - | 13,500 | 10% | 8,033 | 547 | - | 8,579 | 4,921 |
| Fan | 4,200 | - | - | 4,200 | 15% | 4,049 | 23 | - | 4,071 | 129 |
| Solar Energy | 67,000 | - | - | 67,000 | 15% | 45,217 | 3,267 | - | 48,484 | 18,516 |
| Television | 13,000 | - | - | 13,000 | 20% | 9,672 | 666 | - | 10,338 | 2,662 |
| Computer and Accessories | 15,700 | - | - | 15,700 | 20% | 9,671 | 1,206 | - | 10,877 | 4,823 |
| Computer and Accessories | 5,650 | - | - | 5,650 | 20% | 3,480 | 434 | - | 3,914 | 1,736 |
| Computer and Accessories | 3,000 | - | - | 3,000 | 20% | 1,464 | 307 | - | 1,771 | 1,229 |

Anil Salam Idris & Co. Chartered Accountants

| Particulars | Cost | | | | Rate | Depreciation | | | | Written down value as on 30 June 2024 |
|---|---|---|---|---|---|---|---|---|---|---|
| | Balance as on 01 July 2023 | Addition during the year | Disposal during the year | Balance as on 30 June 2024 | | Balance as on 01 July 2023 | Charged during the year | Disposal during the year | Balance as on 30 June 2024 | |
| Land | 853,880 | - | - | 853,880 | | - | - | - | - | 853,880 |
| Wood/Furniture | - | 10,000 | | 10,000 | 10% | | 1,000 | | 1,000 | 9,000 |
| Computer and Accessories | - | 13,500 | | 13,500 | 20% | | 2,700 | | 2,700 | 10,800 |
| Motor Cycle | - | 126,000 | | 126,000 | 20% | | 25,200 | | 25,200 | 100,800 |
| **Sub Total (5):** | **985,930** | **149,500** | **-** | **1,135,430** | | **87,536** | **35,754** | **-** | **123,290** | **1,012,140** |
| | | | | | | | | | | |
| Fan | 2,455 | - | - | 2,455 | 15% | 2,011 | 67 | - | 2,078 | 377 |
| Furniture | 14,380 | - | - | 14,380 | 10% | 7,392 | 699 | - | 8,090 | 6,290 |
| Furniture | 3,750 | - | - | 3,750 | 10% | 1,928 | 182 | - | 2,110 | 1,640 |
| Fan | 2,235 | - | - | 2,235 | 15% | 1,831 | 61 | - | 1,892 | 343 |
| Furniture | 2,000 | - | - | 2,000 | 10% | 1,028 | 97 | - | 1,125 | 875 |
| Furniture | 15,000 | - | - | 15,000 | 10% | 7,710 | 729 | - | 8,439 | 6,561 |
| Furniture | 4,700 | - | - | 4,700 | 10% | 2,416 | 228 | - | 2,644 | 2,056 |
| Fan | 1,775 | - | - | 1,775 | 15% | 1,455 | 48 | - | 1,503 | 272 |
| Television | 13,000 | - | - | 13,000 | 20% | 9,672 | 666 | - | 10,338 | 2,662 |
| Computer and Accessories | 16,500 | - | - | 16,500 | 20% | 10,164 | 1,267 | - | 11,431 | 5,069 |
| Computer and Accessories | 57,150 | - | - | 57,150 | 20% | 3,480 | 542 | - | 4,022 | 53,128 |
| Computer and Accessories | 17,000 | | - | 17,000 | 20% | 6,120 | 2,176 | - | 8,296 | 8,704 |
| **Sub Total (6):** | **149,945** | **-** | **-** | **149,945** | | **55,206** | **6,762** | **-** | **61,968** | **87,977** |
| **Balance as on 30 June 2024 (A)** | **12,589,797** | **290,940** | **-** | **12,880,737** | | **1,183,543** | **336,231** | **-** | **1,519,774** | **11,360,963** |
| **Balance as on 30 June 2023 (A)** | **13,210,685** | **15,000** | **635,889** | **12,589,797** | | **1,519,336** | **300,097** | **635,889** | **1,183,544** | **11,406,254** |

Anil Salam Idris & Co.
Chartered Accountants

Annexure-A/4

## General Fund

### Schedule of Property, Plant and Equipment
### As at 30 June 2024

| Particulars | Cost | | | | Rate | Accumulated Depreciation | | | | Written down value as on 30 June 2024 |
|---|---|---|---|---|---|---|---|---|---|---|
| | Balance as on 01 July 2023 | Addition during the year | Disposal during the year | Balance as on 30 June 2024 | | Balance as on 01 July 2023 | Charged during the year | Disposal during the year | Balance as on 30 June 2024 | |
| Steel Almirah | 14,335 | - | - | 14,335 | 10% | 5,718 | 862 | - | 6,580 | 7,755 |
| Furniture and Fixture | 923,358 | - | - | 923,358 | 10% | 444,788 | 47,857 | - | 492,645 | 430,713 |
| Fax | 17,820 | - | - | 17,820 | 10% | 11,552 | 627 | - | 12,178 | 5,642 |
| Land-Mogban | 169,900 | - | - | 169,900 | 0% | - | - | - | - | 169,900 |
| Land-Jograbill | 480,000 | - | - | 480,000 | 0% | - | - | - | - | 480,000 |
| Land-babu para | 1,250,000 | - | - | 1,250,000 | 0% | - | - | - | - | 1,250,000 |
| Rack | 1,944 | - | - | 1,944 | 10% | 1,260 | 68 | - | 1,328 | 616 |
| Fan | 5,175 | - | - | 5,175 | 10% | 3,355 | 182 | - | 3,537 | 1,638 |
| Digital Camera | 806 | - | - | 806 | 20% | 601 | 41 | - | 642 | 164 |
| Mobile Phone | 37,607 | - | - | 37,607 | 20% | 20,993 | 3,323 | - | 24,316 | 13,291 |
| Motor Bike | 80,595 | - | - | 80,595 | 20% | 60,091 | 4,101 | - | 64,192 | 16,403 |
| Fire Extinguisher | 3,200 | | - | 3,200 | 20% | 3,200 | - | - | 3,200 | - |
| Motor RFL | 11,178 | - | - | 11,178 | 20% | 8,335 | 569 | - | 8,903 | 2,275 |
| Laptop Computer | 49,160 | - | - | 49,160 | 20% | 42,459 | 1,340 | - | 43,799 | 5,361 |
| UPS | 39,260 | - | - | 39,260 | 20% | 28,511 | 2,150 | - | 30,661 | 8,599 |
| LED TV | 74,307 | - | - | 74,307 | 20% | 36,261 | 7,609 | - | 43,871 | 30,436 |
| Hard Disk | 5,820 | - | - | 5,820 | 20% | 2,840 | 596 | - | 3,436 | 2,384 |
| Computer | 49,090 | - | - | 49,090 | 20% | 36,221 | 2,574 | - | 38,795 | 10,295 |
| UPS | 6,500 | - | - | 6,500 | 20% | 4,796 | 341 | - | 5,137 | 1,363 |
| Digital Camera | 36,900 | - | - | 36,900 | 20% | 27,227 | 1,935 | - | 29,162 | 7,738 |
| Scanner | 40,000 | - | - | 40,000 | 20% | 29,514 | 2,097 | - | 31,612 | 8,388 |
| Printer | 16,600 | - | - | 16,600 | 20% | 12,249 | 870 | - | 13,119 | 3,481 |
| Fan | 7,500 | - | - | 7,500 | 15% | 4,671 | 424 | - | 5,096 | 2,404 |
| Cookeries | 5,737 | - | - | 5,737 | 20% | 4,233 | 301 | - | 4,534 | 1,203 |
| Furniture and Fixture | 93,720 | - | | 93,720 | 10% | 43,913 | 4,981 | - | 48,894 | 44,826 |
| **Balance as on 30 June 2024 (B)** | **3,420,512** | - | - | **3,420,512** | | **832,790** | **82,846** | - | **915,636** | **2,504,876** |
| **Balance as on 30 June 2023 (B)** | **3,420,512** | - | - | **3,420,512** | | **736,843** | **95,947** | - | **832,790** | **2,587,722** |

Anil Salam Idris & Co. Chartered Accountants

## Action Research for Alternative Development in Chittagong Hill Tracts (CHT), ARAD

### Schedule of Property, Plant and Equipment

### As at 30 June 2024

| Particulars | Cost | | | | Rate | Accumulated Depreciation | | | | Written down value as on 30 June 2024 |
|---|---|---|---|---|---|---|---|---|---|---|
| | Balance as on 01 July 2023 | Addition during the year | Disposal during the year | Balance as on 30 June 2024 | | Balance as on 01 July 2023 | Charged during the year | Disposal during the year | Balance as on 30 June 2024 | |
| Steel Almirah | 11,000 | - | - | 11,000 | 10% | 9,166 | 183 | - | 9,349 | 1,651 |
| Furniture and Fixture | 200,426 | - | - | 200,426 | 10% | 145,264 | 5,516 | - | 150,780 | 49,646 |
| Computer | 233,511 | - | - | 233,511 | 20% | 204,615 | 5,779 | - | 210,394 | 23,117 |
| Digital Camera | 43,680 | - | - | 43,680 | 20% | 40,802 | 576 | - | 41,378 | 2,302 |
| Multi Media(with Screen) | 81,120 | - | - | 81,120 | 20% | 79,215 | 381 | - | 79,596 | 1,524 |
| Motor Bike | 478,465 | - | - | 478,465 | 20% | 436,071 | 8,479 | - | 444,550 | 33,915 |
| **Balance as on 30 June 2024 (C)** | **1,048,202** | - | - | **1,048,202** | | **915,134** | **20,914** | - | **936,048** | **112,155** |
| **Balance as on 30 June 2023 (C)** | **1,048,202** | - | - | **1,048,202** | | **889,783** | **25,351** | - | **915,134** | **133,068** |
| **Balance as on 30 June 2024 (A+B+C)** | **17,058,511** | **290,940** | - | **17,349,451** | | **2,931,467** | **439,991** | - | **3,371,458** | **13,977,993** |
| **Balance as on 30 June 2023 (A+B+C)** | **4,468,714** | - | - | **4,468,714** | | **1,626,626** | **121,298** | - | **1,747,924** | **2,720,790** |

Anil Salam Idris & Co.
Chartered Accountants

## Centre For Integrated Programme & Development (CIPD)
### Micro Finance Program
### Schedule of FDR
### For the year ended 30 June 2024

**Member Savings**

| SL. No. | Name of Bank | Name of Branch | FDR No. | Bank Account Number | Date of FDR | Renewal Date (Lastest) | Maturity Date | Tenure | Interest Rate | Balance as on 01 July 2023 | Addition during the year | Interest | Total | AIT | Bank Charge | Encashment Principal | Encashment Interest | Balance as on 30 June 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | One Bank PLC | Rangamati | 104396 | 0488111181006 | 30-Jun-2011 | 30-Jun-2023 | 30-Jun-2024 | One Year | 12.00% | 446,545 | - | 31,258 | 477,803 | 4,689 | - | - | - | 473,114 |
| 2 | One Bank PLC | Rangamati | 112025 | 0484140000063 | 29-Feb-2012 | 28-Feb-2023 | 29-Feb-2024 | One Year | 12.50% | 204,864 | - | 14,380 | 219,245 | 1,438 | - | - | - | 217,807 |
| 3 | IFIC Bank PLC | Debashis Nagar | 0210112428200 | 0210112428200 | 29-Feb-2024 | 29-May-2024 | 29-Aug-2024 | 3 Months | 9.75% | - | 1,000,000 | 24,104 | 1,024,104 | 3,616 | - | - | - | 1,020,489 |
| 4 | Agrani Bank PLC | Banarupa | 0136401/14/24 | 0136401/14/24 | 5-Mar-2024 | 5-Mar-2024 | 5-Jun-2024 | 3 Months | 7.50% | - | 1,000,000 | 18,750 | 1,018,750 | 2,813 | - | - | - | 1,015,937 |
| 5 | Agrani Bank PLC | Banarupa | 575916 | 575916 | 30-Jun-2016 | 30-Jun-2023 | 30-Jun-2024 | 3 Months | 7.50% | 339,410 | - | 17,141 | 356,551 | 2,571 | 300 | 250,000 | 103,680 | - |
| 6 | Agrani Bank PLC | Banarupa | 0575953/995 | 0200011666990 | 29-Jan-2018 | 29-Jan-2023 | 29-Jan-2024 | One Year | 5.50% | 472,914 | - | 33,104 | 506,018 | 4,966 | 150 | - | - | 500,902 |
| 7 | Agrani Bank PLC | Banarupa | 64/35/1015 | 64/35/1015 | 28-Jun-2018 | 28-Jun-2023 | 28-Jun-2024 | One Year | 5.50% | 631,411 | - | 21,310 | 652,721 | 3,197 | 1,000 | 500,000 | 148,524 | - |
| 8 | One Bank PLC | Rangamati | 0230502 | 0484530000398 | 24-Jun-2019 | 24-Jun-2023 | 24-Jun-2024 | One Year | 7.50% | 304,226 | - | 22,056 | 326,282 | 3,308 | - | - | - | 322,974 |
| 9 | IFIC Bank PLC | Debashis Nagar | 12305030 | 12305030 | 24-Jun-2019 | 24-Jun-2023 | 24-Jun-2024 | One Year | 12.50% | 1,000,000 | - | 32,575 | 1,032,575 | 794 | - | 1,000,000 | 31,781 | - |
| | | | | | **Balance as on 30 June 2024** | | | | | **3,399,371** | **2,000,000** | **214,679** | **5,614,051** | **27,392** | **1,450** | **1,750,000** | **283,985** | **3,551,224** |
| | | | | | **Balance as on 30 June 2023** | | | | | **3,516,747** | **1,000,000** | **153,322** | **4,670,070** | **25,112** | **1,300** | **670,000** | **574,286** | **3,399,372** |

**Reserved Fund**

| SL. No. | Bank Name | Name of Branch | FDR No. | Bank Account Number | Date of FDR | Renewal Date (Lastest) | Maturity Date | Tenure | Interest Rate | Balance as on 01 July 2023 | Addition during the year | Interest | Total | AIT | Bank Charge | Encashment Principal Amount | Encashment Accrued Interest | Balance as on 30 June 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Agrani Bank PLC | Banarupa | 0575934 | 0575934/35/977 | 30-Nov-2016 | 30-Nov-2023 | 30-Nov-2024 | One Year | 7.50% | 149,282 | - | 10,548 | 159,830 | 1,582 | 150 | - | - | 158,098 |
| 2 | Agrani Bank PLC | Banarupa | 0575952/994 | 0200011666532 | 29-Jan-2018 | 29-Jan-2023 | 29-Jan-2024 | One Year | 7.50% | 165,672 | - | 11,597 | 177,269 | 1,740 | - | - | - | 175,529 |
| 3 | One Bank PLC | Rangamati | 0230501 | 484530000387 | 24-Jun-2019 | 24-Jun-2023 | 24-Jun-2024 | One Year | 7.50% | 219,043 | - | 15,881 | 234,924 | 2,382 | - | - | - | 232,542 |
| 4 | Agrani Bank PLC | Banarupa | 0057042/55 | 0200017082287 | 30-Jun-2021 | 30-Jun-2023 | 30-Jun-2024 | One Year | 7.50% | 165,405 | - | 11,578 | 176,983 | 1,737 | 150 | - | - | 175,096 |
| 5 | Songrakkita Tahabill | | 200005137608 | 200005137608 | 30-Jun-2021 | 30-Jun-2023 | 30-Jun-2024 | One Year | 7.50% | 3,154 | 467,000 | 248 | 470,402 | 10 | 777 | 465,000 | - | 4,615 |
| | | | | | **Balance as on 30 June 2024** | | | | | **702,557** | **467,000** | **49,852** | **1,219,409** | **7,451** | **1,077** | **465,000** | **-** | **745,881** |
| | | | | | **Balance as on 30 June 2023** | | | | | **1,125,961** | **461,257** | **53,858** | **1,641,076** | **9,243** | **1,020** | **777,000** | **151,257** | **702,556** |
| | | | | | **Balance as on 30 June 2024** | | | | | **4,101,928** | **2,467,000** | **264,531** | **6,833,459** | **34,843** | **2,527** | **2,215,000** | **283,985** | **4,297,104** |
| | | | | | **Balance as on 30 June 2023** | | | | | **4,642,708** | **1,461,257** | **207,181** | **6,311,146** | **34,355** | **2,320** | **1,447,000** | **725,543** | **4,101,928** |

Anil Salam Idris & Co.
Chartered Accountants